

Who's
Who

in Jordan's Banking, Insurance and Financial Services 2023



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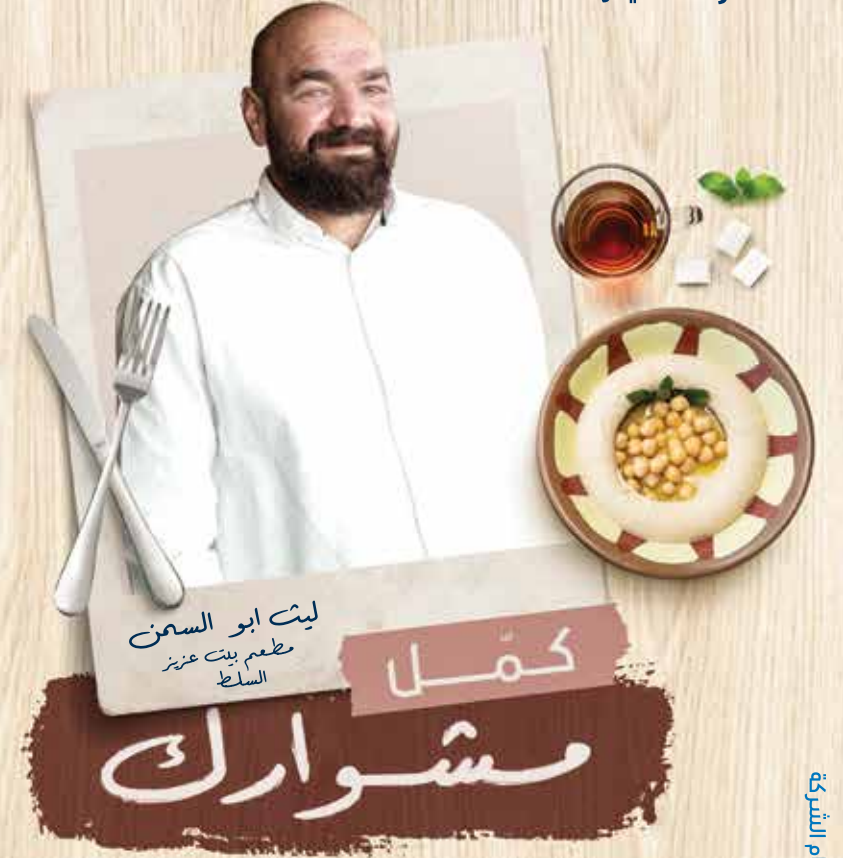
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خاضع لشروط وأحكام الشركة

Welcome to the 6th edition of "Who's Who in Jordan's Banking, Insurance & Financial Services" published by MediaScope in 2023. This print and digital directory started in 2015 by being published every two years, after which it became an annual directory.

This year's edition features sixty six in-depth profiles of participating Banks, Insurance, Leasing, Microfinance, Brokerage, Money Exchangers, Electronic Payments, Private Equity and FinTech institutions in the country. There is also a section featuring IT companies who offer services specific to the financial sector.

A digital version of this publication is available at www.JordanFinancialServices.com which additionally includes a summarized, comprehensive listing of hundreds of institutions covering the whole financial sectors in Jordan. This website is the leading corporate information resource on these sectors. Also, a PDF of the full book is available for download and digital distribution through our email database and social media channels.

The print edition (book) is distributed free of charge as part of a comprehensive plan that includes direct delivery to CEOs and finance managers of Jordan's top companies in all major sectors; in addition to a VIP list of decision makers in Governmental and Non-Governmental Organizations. It is also distributed at events, through relevant professional associations. It is distributed internationally through investment promotion organizations, export development offices and Jordanian Embassies.



Zeid Nasser
MediaScope

This publication is supported by the Association of Banks in Jordan, the Jordan Insurance Federation, the Jordanian Association for Leasing Companies, Tanmeyah - Jordan Microfinance Network and other financial industry bodies. We hope you benefit from utilizing the book and website of "Who's Who in Jordan's Banking, Insurance & Financial Services 2023". ■

Who's Who in Jordan's Banking, Insurance and Financial Services 2023
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Who's Who in Jordan's Information and Communication Technology (ICT)

Who's Who in Jordan's Energy, Water & Environment

Layout By: **Sama Philadelphia**

Sections & Companies:

Financial Industry Bodies 10

- Association of Banks in Jordan
- Jordan Insurance Federation (JIF)
- The Jordan Securities Commission
- Amman Stock Exchange (ASE)
- The Securities Depository Center of Jordan

Banking Institutions 20

- Arab Bank
- Al Rajhi Bank
- Arab Jordan Investment Bank - AJIB
- Bank ABC Jordan
- Bank of Jordan
- Cairo Amman Bank
- Capital Bank
- BLOM BANK
- Egyptian Arab Land Bank
- Housing Bank
- Islamic International Arab Bank (IIAB)
- Jordan Ahli Bank (ahli)
- Jordan Commercial Bank
- Jordan Islamic Bank
- Jordan Kuwait Bank (JKB)
- Safwa Islamic Bank

Insurance Companies 45

- Al-Manara Islamic Insurance
- Al-Nisr Al-Arabi Insurance Company
- Arab Assurers insurance co.
- Arab Union International Insurance Co. (RUM Insurance)
- Arabia Insurance Company Jordan (AICJ)
- Euro Arab Insurance Group
- Jordan French Insurance Company (JOFICO)
- Gulf Insurance Group - Jordan (GIG - Jordan)

- Jerusalem Insurance Co. (JICO)
- MedGulf Insurance- Jordan
- MetLife, Inc.,
- Middle East Insurance Company - MEICO
- Newton Insurance
- National Insurance Company (NIC)
- The Islamic Insurance Company P.L.C.
- Solidarity - First Insurance Company

Third-Party Administrators 65

- MedNet Jordan
- NatHealth

Leasing Companies 67

- Ahli Financial Leasing
- Arab National leasing company (ANL)
- Comprehensive Leasing Company
- Ejara Leasing Company
- Specialized Leasing Company
- Tamallak Leasing Company

Brokerage & Asset Management 73

- Al Arabi Investment Group
- Ahli Brokerage Company
- Awraq Investments
- Capital Investments
- MISC
- United Financial Investments (UFICO)

Electronic Payments & Wallets 79

- JoPACC
- MadfoatCom
- Middle East Payment Services (MEPS)
- Network International
- Orange Money
- Zain Cash
- UWallet

Microfinance & Loan Companies 91

- Ahli Microfinance Company (AMC)
- Microfund for Women (MFW)
- National Microfinance Bank (Alwatani)
- Tamweelcom (Jordan Microfinance)

Private Equity & Venture Capital 98

- AHLI FINTECH
- BeyondCapital
- DASH Ventures Ltd.
- Innovative Startups and SMEs Fund (ISSF)

Money Exchange & Transfer 102

- Alawneh Exchange
- Jordan UAE Exchange
- Musharbash Exchange
- Zamzam Exchange

FinTech (Financial Technology) 107

- Gate to Pay

IT Services for Financial Sector 108

- Optimiza
- BMB
- Bayanat
- CRIF
- Eastnets
- Echo Technology
- Estarta
- FACT
- GCE
- JBS
- JDS
- Menaitech
- Neogenesis
- Pio-Tech
- PROCESS&SMITH
- ProgressSoft
- RealSoft
- STS
- TESCO
- TriSmart

Listing of Banking Institutions 120

Listing of Insurance Companies 124

راحة أكثر

مشاوير أقل

سدّد كل فواتيرك واشحن
خطك وأنت بمكانك
وبكل سهولة وأمان



Association of Banks in Jordan



The Association of Banks in Jordan (ABJ) was established in November 1978 and registered at that time as an ordinary association in accordance with the provisions of the Societies and Social Charities law number (33) for the year 1966 and its amendments. In 2000, the Banking Law number (28) was issued, whereof Article 95 stipulated the creation of an association named the Association of Banks. By virtue of this law, the association's new bylaws number (35) of 2005 was issued on March 29, 2006, hence becoming an association pursuant to the Banking Law. The association is currently a member of the Union of Arab Banks.

Vision: To maintain our pioneering role as one of the most efficient associations of banks in the region by providing services to member banks so as to boost their capabilities and enable them to maximize their contributions to achieving sustainable development in the Kingdom.

Mission: We seek to upgrade and advance the banking business by safeguarding the interests of member banks, and to achieve the highest levels of coordination among them and with the other partners as well. We aspire to develop and upgrade the process of delivering banking services and to enhance the concepts and norms of banking business, in addition to following unified systems and measures for this purpose.

Values: Team Work, Development & Modernity, Creativity & Excellence, Integrity & Transparency, Professionalism, Credibility, Continued Learning & Training.

Objectives: The association seeks to upgrade and advance the banking business through the following:

- Looking after the interests of members and coordinating between them in order to achieve their common benefit.
- Improving and modernizing the methods of delivering banking services.
- Deepening the understanding of banking business and its norms as well as following unified regulations and procedures for this purpose.

Taking into consideration the legislative provisions in effect, the association shall be in charge to perform the following tasks and duties in order to achieve its objectives:

- Providing consultancy services to members in the area of their business.
- Discussing the members' common issues related to various activities and finding suitable solutions to problems facing them.
- Cooperating with the Central Bank in order to attain its monetary policy and exchanging views on various banking issues.
- Exchanging banking knowledge and passing on available information to members.
- Reaching collective agreements between members to standardize whenever possible and, after obtaining the approval of the Central Bank, the conditions of bank dealings.
- Holding educational seminars and lectures, as well as training courses about banking and economic issues.
- Providing suggestions for member banks to enhance their social responsibility role and to achieve sustainable development.
- Raising awareness among different society groups and spreading banking and financial literacy.
- Providing suggestions for member banks to enhance their role in economic development.
- Cooperating with public and private sector institutions that relate to the objectives of the association.
- Endeavoring to standardize banking terminology, forms and procedures whenever possible.
- Issuing periodic pamphlets and publications that deal with various aspects of banking activities.
- Collecting data, documents and statistics related to the banking business as well as furnishing members with studies and research in this regard.
- Providing proposals for upgrading banking and economic legislations in cooperation with the Central Bank.
- Establishing cooperation ties between the association and Arab and international banking associations.
- Issuing a banking code of conduct.
- Setting up a banking arbitration center.



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Jordan Insurance Federation (JIF)



Jordan's Association of Insurance Companies was established in 1956 to act as the first commission to represent the insurance sector in Jordan. Several pioneering insurance professionals headed the association over the years and members included some highly experienced Jordanian insurance experts.

The association remained active until 1989, when a Royal Decree was issued establishing Jordan Insurance Federation (JIF), for the purpose of organizing and managing the insurance sector in collaboration with the Insurance Commission, which is an independent supervisory body founded in 1999. In 2008, a new statute was issued restructuring the Federation's Board and identifying its objectives. The market today includes 21 operating insurance companies providing a wide range of life and non-life products.

In 1987, the Unified Insurance Office (UIO) for motor Third Party Liability (TPL) insurance was established and began its activities under the supervision of the association. There are 33 (UIO) branches at the Licensing Departments across all the Jordanian Governorates and Jordanian borders' crossings. UIO is also in charge of distributing the compulsory motor TPL insurance shares of Jordanian vehicles tenders among insurance companies and settling their claims accidents. It also handles the accidents' claims concerning the Arab vehicles insured under the Orange Cards system and Jordanian vehicles insured at the unified insurance offices in the Arab countries.

Enhancing motor underwriting: In 2013, JIF, in cooperation with the Public Security Directorate, launched the Electronic Traffic Accidents Reporting System (ETARS) in Jordan which aims to provide insurance companies with precise data and photos to efficiently settle motor claims and curb fraud in the motor insurance line.

This initiative came after the success achieved in issuing motor TPL policies online on behalf of insurance companies by using the Nationwide Electronic Motor Insurance System (NEMIS), starting in 2005. JIF has also set up an electronic link with the Directorate of Customs to create a database for the foreign vehicles entering Jordan.

JIF also created an electronic link with the Directorate of Motor Licensing by which it started issuing the e-motor insurance policy. Such initiatives are part of the Federation's endeavors to modernize its tools and upgrade its role – and most importantly promote the insurance concept in society.

Expanding JIF's role: JIF is also actively strengthening its role in areas such as training on the local and regional levels. JIF also organizes various local and regional events such as the Aqaba Conference, which is recognized as a major event in the Middle East. JIF enjoys an excellent reputation in organizing international and local activities and conferences, which attract insurance and reinsurance leaders from around the world.

Thanks to such initiatives, the Federation has become one of the most prominent entities in the region and is deemed the most active in continuously developing the sector and following up on the industry's needs. Over the years, the Federation strengthened its relations with the public and private sectors in Jordan and the international insurance community.

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The Jordan Securities Commission



The Jordan Securities Commission (JSC) was established in 1997 as a public institution with financial and administrative autonomy to develop, regulate and monitor Jordan's capital market.

JSC's main goals are to protect investors in securities, to protect the capital market from the risks it might be exposed to and to regulate and develop the capital market to ensure fairness, efficiency and transparency. To achieve these goals, the JSC puts and enforces rules that govern the securities industry and ensure a sustainable market growth. The entities that fall under JSC's supervision include the Amman Stock Exchange (ASE), the Securities Depository Center, Financial Services Companies, Issuers of Securities and Mutual Funds.

Since its inception, the JSC has successfully managed to set up an integrated series of regulations that positively helped to monitor compliance and to maintain and encourage sound and healthy trading in the market.

Realizing that financial markets rely on full, accurate, and timely disclosure of financial results and other information that is material to investment decisions; the JSC, in cooperation with Amman Stock Exchange, had implemented and launched the electronic XBRL disclosure system and all entities subject to the JSC's supervision, members of the ASE and the companies listed have been obligated to use the electronic disclosure system in the XBRL language in their dealings with the ASE and the JSC when providing their financial and non-financial disclosures.

In an ongoing effort to foster capital market growth, attractiveness, stability, and reliability, the JSC is continuously co-operating with the European Bank for Reconstruction and Development (EBRD). For this purpose, a road map was launched and JSC started to implement its recommendations. The teams formed by this cooperation have made considerable progress in working on increasing investor interest, making the market more attractive to issuers, reorienting the infrastructure institutions as private sector operations, making the securities industry more competitive, strengthening the JSC regulatory processes and institutional capacity, creating more attractive investment products, constructing public outreach and education programs for investors and issuers.

The JSC is a member of the International Organization of Securities Commissions (IOSCO) and is in compliance with the applicable international standards including the IOSCO's Objectives and Principles of Securities Regulation, the International Financial Reporting Standards (IFRS), the International Auditing Standards (IAS), the Committee on Payment and Settlement Systems (CPSS-10) Principles for Financial Market Infrastructures, the Organization for Economic Co-operation and Development (OECD) Principles of Corporate Governance and the Financial Action Task Force's Anti-Money Laundering/Combating the Financing of Terrorism (AML/CTF) Standards.

من فكرة إلى حقيقة

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النزاهة، الشفافية

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البنك المركزي الأردني، يعمل على تقديم الخدمات المالية
للفئات المستهدفة وأصحاب المشاريع الصغيرة المدرة للدخل.

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- تمويل الغايات المتنوعة، ابتداءً من تمويل المشاريع المنزلية و
المشاريع التجارية بأحجامها المختلفة بالإضافة لغايات التعليم
والطاقة الشمسية والأجهزة المنزلية الموفرة للطاقة وغيرها



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- Tel: +962 6 200 1010
- Fax: +962 6 535 8118

Amman Stock Exchange (ASE)



The Amman Stock Exchange (ASE) was established in March 1999 as a non-profit independent institution; authorized to function as a regulated market for trading securities in Jordan.

On February 20th, 2017, the ASE was registered as a public shareholding company completely owned by the government under the name "The Amman Stock Exchange Company (ASE Company)". The ASE Company shall be the legal and factual successor to the ASE. The ASE Company is governed by a seven-member board of directors appointed by the General Assembly with a full time chief executive officer overseeing day-to-day responsibilities.

The ASE Company aims to operate, manage and develop the operations and activities of securities, commodities, and derivatives markets inside and outside Jordan. The ASE Company seeks to provide a strong and secure environment to ensure the interaction of supply and demand forces for trading in securities according to proper and fair trading practices, and raising the awareness and knowledge of investing in the financial markets and defining the services provided by the ASE Company.

To achieve its goals, the ASE Company sets its internal rules and regulations that will govern its management. Also, it will set the rules and regulations related to dealing in financial markets according to best international practices.

The ASE Company can calculate indices for listed securities, sign agreements, strategic, commercial, investment alliances or partnerships with other securities and derivatives markets inside and outside Jordan, data vendors, and any other party that is deemed to be necessary. Furthermore, the ASE Company cooperates and exchanges information with other financial markets, regulators, government authorities, non-governmental institutions, and any other parties inside and outside Jordan.



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The Securities Depository Center of Jordan

مركز إيداع الأوراق المالية
Securities Depository Center



The Securities Depository Center of Jordan (SDC) is a public utility institution established in the Hashemite Kingdom of Jordan by virtue of the Securities Law, as one of the three Capital Market Institutions. The SDC commenced operations in May 1999, assuming the responsibilities entrusted to it by the law, being the Registrar and Depository as well as the Clearing and Settlement entity in Jordan for the equities traded on the exchange.

The SDC oversees the main following core operations:

- The Registration, Depositing and Safekeeping of securities, as the SDC holds the share books of the issuers via book entry in dematerialized form, and since Jan. 2005 the records of the SDC constituted the legal evidence of the ownership. The SDC also executes corporate actions related to capitals of public shareholding companies such as decreases and increases of capital, mergers, acquisitions, stock split and share distributions, in addition to effecting attachments and ownership restrictions to the registers duly.
- The Clearing and Settlement, as the SDC handles the clearing and settlement for the traded securities on the exchange through the delivery versus payment method. The SDC follows the Bank of International Settlement's model 2 for settlement, where it affects gross settlement of securities transfers followed by net settlement of funds transfers. The settlement cycle adopted in the Jordanian capital market is T+2.
- The SDC also handles the identifications of investors on the SDC database either directly or through its members of brokers and custodians, by issuing a unique number for each investor and allows for account opening in accordance with the structure adopted for this purpose.

In performing its tasks and operations, the SDC relies on its electronic system, SCORPIO® (Securities Central Operation Registry Processing & Information Online), an SDC-designed system that allows it to undertake technical, strategic, and administrative initiatives to build and strengthen its infrastructure, implement and achieve its tasks and responsibilities.

The SDC has been recognized by the Association of National Numbering Agencies (ANNA) and the Jordan Securities Commission (JSC) as the sole numbering agency in Jordan for the assignment of codes adopted by ANNA, regarding financial instruments including International Security Identification Numbers (ISIN), Classification of Financial Instruments (CFI), and Financial Instrument Short Name (FISN). All securities registered at the SDC are numbered according to each code numbering scheme.

To enhance transparency, the SDC publishes all the information that matters to investors through its website (www.sdc.com.jo) including electronic services, names of the board members and representatives, ownership and trading of the public shareholding companies' board of directors members, shareholders who own significant percentages of the shares in companies, trading of members of the boards of directors of those companies and representatives of legal members, financial ratios, statistical data and corporate actions.

Regarding its future upcoming plans, the SDC will:

- Develop and launch the advanced tier of investors related services such as the e-portfolio, SMS services, to enable investors to follow their portfolios and transactions executed to it easily.
- Develop and introduce DvP Settlement for block trades.
- Develop a new enriched and advanced website.
- Implement the strategic initiatives included in the Capital Market Development Report, by the EBRD, related to the SDC assignments mainly preparing a Due Diligence Package through creating a special area on the new website dedicated to foreign investors which will specifically include the relevant "International Standards" and all related documents that would be useful in providing comprehensive information on the institutions. In addition to performing the necessary changes in the organizational structure to allow for further compliance with international standards related to risk management.
- Develop the technical environment for the SDC's electronic systems.

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مدفوعاتكم

Who Are We?

MadfoatCom is a Fintech company that enables businesses, governments, and end-users to access state-of-the-art digital financial services. Our vision is to be the leader in disrupting cash payments by providing innovative solutions and advanced technologies that make electronic payments easy for everyone, anytime, anywhere.

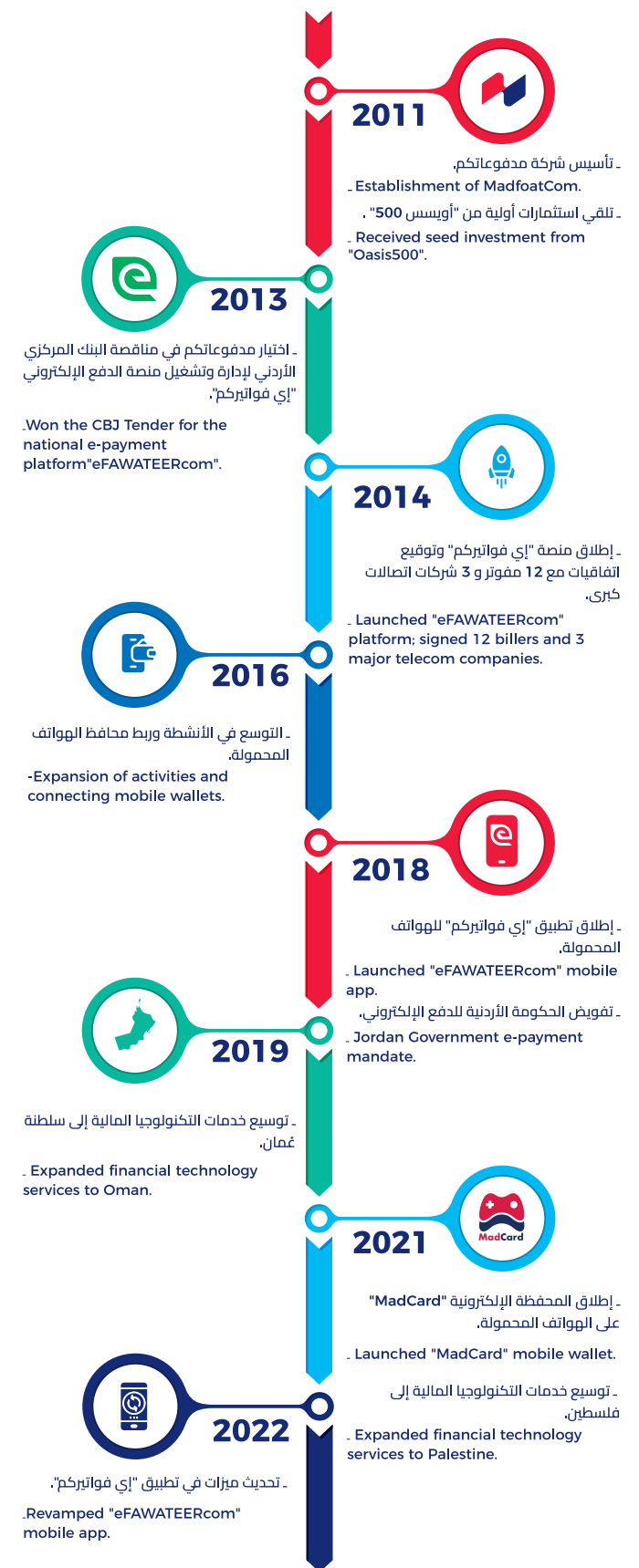
من نحن؟

مدفوعاتكم هي شركة مختصة بعمليات الدفع الإلكتروني، تُمكن الشركات والحكومات وكذلك المستخدمين من الحصول على أفضل وأحدث الخدمات المالية الرقمية. تكفّن رؤيتنا في أن نكون الرواد في مجال خدمات التكنولوجيا المالية وإنهاء طريقة الدفع النقدي، وذلك من خلال تقديم الحلول المبتكرة والتقنيات المتقدمة التي تجعل الدفع الإلكتروني متاح للجميع في كل زمان ومكان.

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Website: www.madfoat.com





Facts & Figures

Establishment Year: 1930
Employees: Over 12,000

Services

- Consumer Banking and Wealth Management
- Corporate and Institutional Banking
- SMEs
- Treasury Services
- Reflect

Countries

Jordan, Algeria, Bahrain, Egypt, Lebanon, Morocco, Palestine, Qatar, UAE, Saudi Arabia, Oman, Yemen, Syria, Tunisia, Sudan, Kazakhstan, South Korea, Singapore, Turkey, China, UK, Germany, Italy, France, Switzerland, Australia, USA.

Established in 1930, Arab Bank, headquartered in Amman, Jordan, has one of the largest global Arab banking networks with over 600 branches spanning five continents. Arab Bank's extensive network covers key financial markets and centers such as London, Dubai, Singapore, Shanghai, Geneva, Paris, Frankfurt, Sydney, and Bahrain. As one of the leading banks in the MENA region, Arab Bank plays an integral role in financing vital infrastructure projects and strategic industries throughout the region. Arab Bank offers a comprehensive range of products and services covering the major areas of Consumer Banking and Wealth Management, Corporate and Institutional Banking, SME Banking, and Treasury services.

In Consumer Banking and Wealth Management, in addition to the basic types of accounts, the bank offers a complete suite of programs designed to provide customers with banking services and products based on their lifecycle. The programs cover children, youth, salaried employees, executives, self-employed, SMEs as well as medium and high net-worth individuals. The bank also offers personal loans, home loans, auto loans, credit cards, term deposits, funds transfer services, currency exchange and Wealth Management solutions in addition to "Tabeeb Plus" package, offering doctors and dentists customized banking solutions, and the cross border regional services and benefits. Consumer Banking offerings are supported by a vast regional network of branches and a comprehensive range of digital banking services, including "Arabi Mobile" app, "Arabi Online" Service, "Arabi MobiCash" payment app, as well as several digital products and services available via "Arabi Mobile" app including the digital mortgages loan service "Baeti", Instant Loan, Insurance Solutions, Personal Assistance Service "Al Arabi" Chatbot, and a network of advanced ATMs including drive-thru ATMs. Arab Bank's fully-fledged self-service branch and plug-ins in selected branches offer around-the-clock easy and secure services including instant issuing and renewing of debit cards and issuing account statements in addition to communicating in real-time with the bank's employees during and after official

working hours through the Interactive Teller Machine (ITM). The bank also offers digital onboarding solutions and a relationship-based loyalty program "Arabi Points".

At the Corporate and Institutional Banking (CIB) front, Arab Bank is considered one of the leading providers of financial solutions for corporations across the region and internationally. The range of products and services includes Corporate Finance and Commercial Lending, Project and Structured Finance, Trade Finance, Cash Management and Transaction Banking, and Capital Markets. Additionally, CIB offers a comprehensive range of advanced corporate digital banking solutions in line with the latest developments in the banking industry, which includes the "ArabiConnect" cash management and trade finance corporate platform and mobile app as well as "ArabiSync" host to-host solution, among others.

In SME Banking, the bank offers specialized services across dedicated SME centers across Jordan, in addition to a multi-dimensional approach to support SMEs, with tailored banking services and financial offerings – both physical and digital. Arab Bank launched a host of new digital banking services for its SME clients to facilitate access to finance and transactions.

Treasury services are provided through a global network of treasury centers. Arab Bank's teams of highly experienced market specialists provide support to customers across the region with products and services which cover money markets, foreign exchange, and bonds. The bank also provides corporate customers with hedging solutions.

Arab Bank has also launched Reflect; a leading regional Neobank offering a modern, simple, and customer-friendly banking experience. Customers can open an account digitally, issue a virtual card, apply for a credit card and order their own debit card delivered to their doorstep for free. Reflect also offers other financial solutions like QR Payments, split the bill, saving spaces and other bill payments, all from within the app and much more. ■

Certifications and Awards

Arab Bank received several international awards and recognitions from reputable international parties. Some of the notable awards in 2022 and 2023:

- GLOBAL FINANCE**
- Best Bank in the Middle East (for eight consecutive years)
 - Best Open Banking APIs in the Middle East and Jordan
 - Best Trade Finance Provider in the Middle East, Jordan, Palestine, and Algeria
 - Best Bank for Cash Management in the Middle East, Jordan, Morocco, and Qatar
 - World's Best Integrated Consumer Banking Site
 - World's Best Financial Innovation Labs
 - Best Integrated Consumer Banking Site in the Middle East and Jordan
 - Best User Experience (UX) Design in Jordan
 - Best Information Security and Fraud Management in the Middle East and Jordan
 - Best Bill Payment & Presentment in the Middle East and Jordan
 - Best Foreign Exchange Provider in Jordan
 - Best Trade Finance Services in Jordan
 - Best Sustainable Finance Bank in Jordan
 - Most Innovative Digital Bank in Jordan
 - Best Mobile Banking Adaptive Site in Jordan
 - Best SME Banking in the Middle East and Jordan
 - Best Mobile Banking App (Corporate/Institutional) in Jordan
 - Best Mobile Banking App (Consumer) in Jordan
 - Best in Social Media Marketing and Services in Jordan
 - Best in Lending in Jordan
 - Best Consumer Digital Bank In Jordan, Palestine, and Egypt
 - Best Corporate/Institutional Digital Bank in Palestine and Morocco
 - Best Online Deposit, Card and Investment Product Offerings in Jordan
 - Best SME Bank in Jordan
- EUROMONEY**
- Best Bank in Jordan
 - Best Bank for Digital Solutions in Jordan
- EMEA FINANCE**
- Best Cash Management Services in the Middle East
 - Best Trade Finance Services in the Middle East
 - Best Bank for Corporate Social Responsibility in the Middle East
 - Best Local Bank in Jordan
 - Best Foreign Bank in UAE
- The Banker (published by the Financial Times)**
- Bank of the Year in Jordan
- GLOBAL TRADE REVIEW**
- Best Trade Finance Bank in Jordan
- MEED**
- MENA SME Bank of the Year

Board Members & Key Persons



Sabih Masri
Arab Bank Chairman



Randa Sadik
Arab Bank CEO

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Customer Services:
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Summarized Financial Results

Financial Highlights (dollars)	2022
Assets	64.5 Billion
Owners' Equity	10.4 Billion
Net Income (before tax)	851.3 Million
Net Income (after tax)	544.3 Million

Al Rajhi Bank



Facts & Figures

Establishment Year: 2011
(Jordan)
Employees: 330

Services

- Asset products:
 - Murabaha finances
 - Real-estate financing
 - Car finance
 - Commodities finance
 - Credit cards
- Liability products:
 - Current account
 - Joint investment
- Services:
 - Online banking
 - Mobile banking
 - Cheque books
 - Safe boxes
 - Others

Countries

KSA (Head office), Malaysia, Kuwait and Jordan.

Founded in 1957, Al Rajhi Bank is one of the largest banks in the world, by market cap, and the largest in the Middle East and Saudi Arabia; with total assets of SAR 710 billion, a paid-up capital of SAR 40 billion (US\$ 10.66 billion) and an employee base of over 9,300+. The bank has over 60 years of experience in banking and trading activities, plus an international presence in Malaysia, Kuwait in addition to Jordan.

AlRajhi Bank - Jordan (ARBJ) has been operating in Jordan since 2011. The bank provides financing, and investments services, in accordance with Islamic Shari'a rules and under the applicable banking law. The bank grew its network to 10 branches and over 44 ATMs in Jordan, covering the top three populated governorates of Amman, Irbid and Zarqa.

In 2022, customer deposits at ARBJ grew by 9%, and the international branch utilized idle local-currency funds though growing its Sukuk portfolio by 80% in a concerted effort to diversify revenue streams. The reporting period, most significantly, saw a 36% expansion of its mid-corporate and small and medium enterprises (SME) portfolio.

Regarding the future outlook for ARBJ, it will continue to align with the new identity of Al Rajhi Bank with plans to relocate to a new head office in Amman in 2023. Ten new branches will be added to the network in multiple locations across Jordan, for maximum reach in the coming years. This brand alignment will be further strengthened with the adequate digital and fintech technology which is being developed to be launched in Q1 of 2024.

ARBJ is also laying the necessary foundation to set-up an acquiring business in Q2 of 2023, with POS, soft POS, E-commerce, and lending services to be launched following its establishment. Customers will also benefit from new products and services in the pipeline such as a Lease-to-Own program, as well as a targeted affluent customer offering. ■

Key Persons



Eyad Jarrar
CEO - Jordan

2022 Achievements

- Customer Deposits grew by 9%
- Customer Financing grew by 5%
- 43% is investments growth
- Net income after tax growth is 8%
- SMEs Financing grew by 36%

2023 Insights

- 3 New branches in 2023
- New Core Banking System
- New mobile app & online banking
- Acquiring business
- New Head Office Building

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Arab Jordan Investment Bank - AJIB



Facts & Figures

Establishment Year: 1978
Employees: 750+

Services

Investment, commercial, retail, and private banking.

Countries

Jordan, Cyprus, Qatar, United Kingdom.

For more than four decades, Arab Jordan Investment Bank-AJIB has built a legacy of excellence and leadership as one of Jordan's leading investment and commercial banks. As part of a long-standing commitment to excel in achieving its clients' satisfaction, AJIB ensures that it delivers service excellence and best-in-class product offerings that meet all investment, commercial and private banking needs of its clients. AJIB continues to develop and update its human resources, best practices and technologies, and key work methods in order to fulfill the ever-growing needs of corporate, high net-worth individuals and sophisticated clients in Jordan and the region.

Today, AJIB's investment and corporate banking departments offer clients a wide range of investment and commercial banking services including mergers and acquisitions, equity capital markets (IPOs and secondary offerings), transaction advisory services, projects, trade finance and equity research. In addition, AJIB's retail department continues to exert all efforts to provide diversified products and services to its clients such as personal and housing loans and most types of credit cards.

AJIB welcomes its clients throughout its branch and office network covering major locations in Jordan, accompanied with an advanced ATM network distributed throughout the Kingdom, that forms part of over 1000 ATM's linked into the national switch JONET.

Reflecting its aspiration to expand its presence outside Jordan, the bank established its branch in Limassol, Cyprus in 1989; founded the Arab Jordan Investment Bank (Qatar) L.L.C. in the Qatar Financial Center in 2006; and affiliated with the Jordan International Bank (JIB), based in London in the United Kingdom, since 2010.

The bank also provides professional investment and brokerage services at Amman Stock Exchange through its subsidiary The United Arab Jordan Company for Investment and Financial Brokerage (www.uajci.com). ■

Key Persons

Hani Al-Qadi
Chairman of the Board of Directors

Nasser Tarawneh
General Manager

Group Institutions



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Bank ABC in Jordan



Facts & Figures

Establishment Year: 1990
Employees: 533

Services

- Retail Banking
- Wholesale Banking
- Treasury
- FI
- Investment Services
- Digital Banking Services
- ila application (digital/mobile only banking)

Countries

Jordan, Bahrain, Egypt, UAE, Algeria, Brazil, Tunisia, Libya, United Kingdom, France, Germany, Italy, Turkey, USA, Singapore.

Bank ABC in Jordan (Arab Banking Corporation - Jordan) was incorporated in 1990 as a Jordanian public shareholding company. It is a member of the Bank ABC Group, MENA's leading international bank, with Head Offices in the Kingdom of Bahrain and a solid global presence across five continents, covering countries in the Middle East, North Africa, Europe, the Americas and Asia.

Bank ABC in Jordan performs all banking operations at its Head Office, in Amman and its branches and automatic teller machines (ATMs) located across the Kingdom of Jordan.

The bank offers a comprehensive range of financial services that include retail banking, corporate banking and treasury, as well as corresponding bank services and international banking operations. It also offers investment and brokerage services (locally, regionally, and internationally) on behalf of its clients as well as financial consultancy through its affiliate company, ABC Investments.

ABC Investments was incorporated as a limited liability company (LLC) in Amman on 25 January 1990. It owns the trademark 'ABC Investments'. It is fully owned by Bank ABC in Jordan and is a member of the capital market institutions, performing its activities through qualified and accredited technical and administrative personnel of very high efficiency.

The bank also focuses on developing its innovative capabilities to offer its clients the latest digital banking services that meet their needs and ambitions.

ila application was launched in Jordan on 25 September 2022, it is a digital, mobile only banking entity powered by Bank ABC Jordan. The application is aided by Artificial Intelligence and Data Analytics. The intuitive application is designed to appeal and serve a wide range of users from millennials through to older age groups and all segments of society. The application's current offerings include completely digital onboarding, instant virtual card for online transactions, physical debit card, multi-currency account, a current account without a minimum balance or tenure, and "Hassala" a savings pot that encourages saving for financial aspirations. ila app is available for download on Google Play and Apple stores. ■

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Key Persons



Sael Fayeze Al Waary
Chairman of the Board of Directors



George Farah Sofia
CEO

Bank of Jordan

بنك الأردن
Bank of Jordan



Facts & Figures

Establishment Year: 1960

Services

- Retail Services
- Corporate Banking
- SME Services
- Treasury and investment
- Transaction Banking
- Investment Services
- Leasing Services
- Financial Institutions
- Securities Services

Countries

Jordan, Palestine, Syria, Bahrain, Iraq.

Bank of Jordan is one of the first banks established in Jordan in 1960, and carries the name of its home. Consisting of a diverse line of banking and financial services, Bank of Jordan operates in several countries in the Middle East (Palestine, Syria, Bahrain and Iraq), with hopes of launching its greatly anticipated branch in Riyadh, KSA in 2023.

Bank of Jordan offers various distribution channels, ranging from branches, ATM's in addition to electronic and digital channels tailored to each customer's needs.

Banks of Jordan is considered one of the leading banks in the region. Excelling in customer service and core values, with focus on adapting sustainable development, exceptional services and competitive pricing models to keep up with international standards. On a parallel level, the bank has developed and diversified the payment methods through electronic and digital channels, which contributes to diversifying the options available to the customer, increasing business efficiency and reducing the time and effort required from customers and the bank.

The bank offers a variety of services and products to meet customer needs, while also committing to social responsibility through community initiatives in the countries where it operates. The sustainable development goals also receive great attention from the management of Bank of Jordan, and they are considered the main pillar that expresses the bank's firm commitment to achieving advanced levels of development on economic, social and environmental levels, by establishing real and fruitful relationships and partnerships between all responsible parties, and making the necessary efforts to implement these objectives in a responsible and professional manner. ■

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Key Persons



Shaker Tawfiq Fakhouri
Chairman of the Board of Directors



Saleh Rajab Hammad
Chief Executive Officer

Business Banking

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Facts & Figures

Establishment Year: 1960
Employees: 2065

Services

- Loans: Retail, Productive, Microfinancing, SMEs, Corporate
- Accounts: Current, Savings, Deposit, Notice
- Cards: MasterCard Debit, MasterCard Credit, MasterCard Prepaid, Virtual Card
- Investing: Foreign Exchange, Derivatives, Hedging
- E-Channels: Mobile Banking, Online Banking, SMS Banking, Labeeb (Chatbot), IRIS recognition, ATM
- Other Services: Western Union, TELEMONEY Transfers, SWIFT Money Transfers, Custody Services, Safety Deposit Boxes

Countries

Jordan, Palestine and Bahrain.

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Cairo Amman Bank (CAB) is one of Jordan's leading financial institutions. Since its establishment in 1960, as a public sharing holding company, CAB has been keen to enhance socio-economic development both locally and regionally by servicing individuals, small and medium businesses, and large corporations across different segments. CAB serves its clients with a wide network of branches and innovative banking solutions, and offers a full range of products, services and solutions tailored to meet customers' needs.

CAB operates a total of 100 branches in Jordan, 22 branches in Palestine and one branch in Bahrain. CAB's advanced banking solutions are accessible through an ATM network of 266 machines, and through digital platforms services that include Internet Banking, Mobile Banking, and the chatbot "Labeeb", among others.

The bank's prudent credit policy and risk management practices have contributed to achieving excellent growth rates throughout the past years, which maintains the quality of the credit portfolio, keeping non-performing loans ratios below average in the market, in addition to sustaining a high provision coverage ratio.

CAB aims to deliver ease and convenience to customers by continuously adapting to their financial needs through a wide variety of innovative banking solutions. This is anchored by the fact that CAB holds a sizeable share of the individual retail segment in Jordan.

The bank currently operates under three separate trademarks, with the aim of accommodating the financial needs of all the targeted segments in the Jordanian market:

CAB is servicing Jordan's mass, with a focus on individuals employed in the public and private sectors.

LINC is offering banking products and services to Jordan's youth (aged 18 to 40). LINC operates through seven digitized branches, throughout universities in Jordan and other "youth focused" locations such as malls.

Signature is offering wholesale banking solutions while focusing on the needs of high net-worth individual clients, as well as medium to large corporations. Signature currently operates through three branches, with further plans for expansion in upcoming years.

As part of its strategic goals towards sustainable growth and expansion, CAB aims to establish a new trademark in 2023, to exclusively target one of Jordan's niche segments. The new brand will operate through dedicated branches, and in defined areas of select existing branches.

Furthermore, the investment arm of CAB, Awraq Investments, is one of Jordan's leading investment companies effectively providing investment solutions and brokerage services to its diverse client base, consisting of retail and corporate customers across different segments, since its establishment in 1992. Awraq Investments combines local and regional expertise with international practices to create investment opportunities locally, regionally and internationally.

CAB launched its financial leasing arm, Tamallak Leasing Company, in 2014 which is incorporated as an independent company to provide financial leasing services as an alternative financing option for individuals and corporates, covering all the economic sectors.

CAB also owns "Safa Bank", an Islamic bank in Palestine operating in accordance with the provisions of the Islamic Shariah. CAB owns 79% of the bank's capital, and the bank provides financing for residence, vehicle, and commodities in the form of reliable Islamic structures. Safa currently has seven branches (including the headquarters), and two offices.

CAB's total assets and shareholders' equity amounted to around JOD 3,353 million and JOD 367 million respectively in 2022. Moreover, CAB sustains a high level of confidence among its stakeholders, attributable to high liquidity levels that conform to international standards. ■

Certifications & Awards

- J.P. Morgan U.S. Dollar Clearing Elite Quality Recognition Award (Obtained from JPMorgan Chase Bank in 2021)
- Most Active Issuing bank in 2018 in Jordan. (Obtained from The European Bank for Reconstruction and Development in 2019).
- PCI DSS Compliance Certification.
- ISO 27001.
- "Seal of Excellence" awarded by King Abdullah II Awards for Excellence.
- Best innovations in the advanced electronic payment methods.
- Best prepaid card program for university students (university card project).
- Best contactless payment product.
- E-Payment Leadership Award / 5th Payment Conference.

Group Companies



Platforms

- CABFX
- E-Trading
- E-Private Banking

Board Members & Key Persons



Yazid Adnan Mufti
Chairman of the Board



Kamal Ghareeb Al-Bakri
CEO

Facts & Figures

Establishment Year: 1995
Employees: 2196 (Capital Group)

Services

- Personal Banking
- Commercial Banking
- Institutional Banking
- Investment Banking
- Leasing Services

Countries

Jordan, Iraq, UAE (Dubai) and KSA.

Capital Bank Group is considered one of the top financial institutions operating in the Jordanian and regional markets, with assets of approximately JOD 7 billion, while the total equity of its shareholders is nearly JOD 653 million.

Capital Bank Group includes Capital Bank which, since its inception in 1995, has grown to become one of the top financial institutions in Jordan offering the Jordanian market a comprehensive set of commercial and investment banking services and solutions tailored to the needs of retail and corporate clients alike.

In 2005, Capital Bank (Jordan) purchased majority shares of the National Bank of Iraq (61.85%), which enabled NBI to develop its products and services, strengthen its foothold and enhance financial inclusion at the country level, supporting export activities and providing all services to Jordanian companies operating in Iraq. In 2021, the National Bank of Iraq continued to realize its expansion strategy by launching its first branch in the Kingdom of Saudi Arabia to provide financial and trade services to its corporate clients.

As for Capital Investments, it is a wholly owned subsidiary of Capital Bank established in 2006 and is set as a regional leader in providing comprehensive investment banking services that include asset management, brokerage as well as corporate financial advisory.

The company serves a diverse array of local, regional, and international clientele, including major corporations, government entities, and high net-worth individuals through its offices in Jordan and the United Arab Emirates in Dubai International Financial Center (DIFC).

Further building on its ambitious expansion strategy, Capital Bank Group also acquired Bank Audi's operations in both Jordan and Iraq in 2021 and followed that milestone in 2022 with the acquisition of the branches and operations of Société Générale Bank in Jordan, strengthening its competitive position in the Jordanian banking market.

In early 2022, Capital Bank launched its digital bank, Blink, to re-imagine the way people conduct their banking operations, targeting young individuals.

In June 2022, Capital Bank raised its capital through issuing new shares in favor of the Public Investment Fund (PIF) – one the largest sovereign funds worldwide – as a strategic investor in Capital Bank, with a 23.97% stake. This is a milestone which will enable the group to implement its expansion strategy and introduce new products and services to meet the needs of its clients and to benefit its shareholders. ■

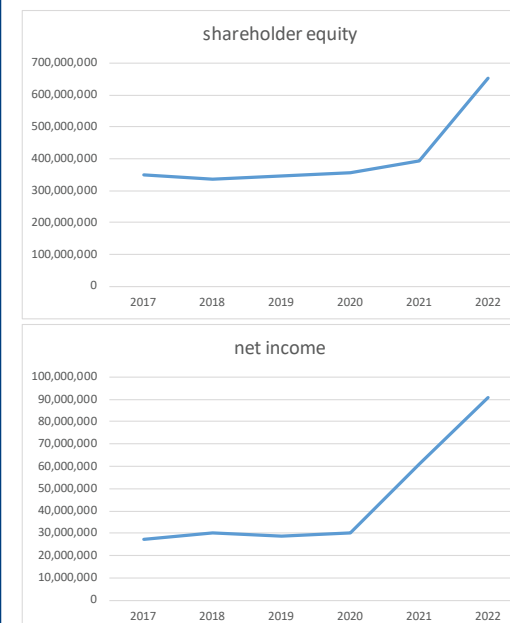
Subsidiaries



Awards

- Best Premium Credit Card - Emerging Market Payments (2016)
- Advanced ATM Services Awards - Emerging Market Payments (2016)
- Best SME Bank – Banker Middle East (2016)
- Best SME Bank – World Union Of Arab Bankers (2016)
- Best SME Bank – Banker Middle East (2017)
- Best Retail Banking Product / VIP Today Product - World Union Of Arab Bankers (2017)
- Best SME Bank Services 2018
- Most Innovative Digital Bank Jordan 2022 - CFI Awards
- Best Bank Jordan 2022 - CFI Awards
- Best Bank For SME Banking In Jordan 2022 - Euromoney Awards for Excellence

Summarized Financial Results



Key Persons



Dawod Al Ghoul
Chief Executive Officer -
Capital Bank Group



Nadim Abawat
Group Deputy CEO -
International



Izzidin Abusalameh
Group Chief Operating
Officer



Samer Al Aloul
Group Chief Banking
Officer



Yasser Ibrahim Kleib
Group Chief Institutional
Banking Officer



Mohammad Othman
Group Chief Consumer
Banking Officer



Rami Al Khuffash
Group Chief Investments
and Treasury Officer



Linda Tarazi
Group Chief Transformation
Officer (DIFC)



Manar Al Nsour
Group Chief Financial
Officer



Touleen M. Barto
Group Chief Marketing &
Corporate Comms. Officer

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Facts & Figures

Establishment Year: 2003
Employees: 340

Services

Corporate, Commercial and Retail Banking Services at BLOM Bank branches.

Countries

France, Jordan, Lebanon, Qatar, Saudi Arabia, Switzerland, United Arab of Emirates, United Kingdom.

BLOM BANK is a leading Lebanese bank which has repeatedly and unanimously been selected as the Best Bank in Lebanon, by the most recognized regional and international institutions.

Its successful business operations are based on a universal banking model that includes Commercial Banking, Corporate Banking, Private Banking, Investment Banking, Asset and Wealth Management, Retail Banking, Islamic Banking, Capital Market Services, and Insurance Products and Services.

BLOM BANK has always been at the forefront of the country's banking system. Its universal banking services revolve around trust and credibility, built with its clients through long-term personal relationships, integrity, and the strong financial fundamentals that it has consistently achieved.

BLOM BANK is proud to have become its clients' preferred banking partner and investment reference, meeting all their financial needs and ensuring their 'Peace of Mind'.

As for BLOM Bank-Jordan, it was established in 2004 with its headquarters in Amman. The bank currently has 18 branches distributed across Amman, Irbid, Aqaba and Zarqa.

BLOM Bank-Jordan's goal is to become one of the leading regional financial institutions providing exceptional value and 'Peace of Mind' to all its customers.

BLOM Bank-Jordan offers a range of financial products and services in areas of consumer banking, corporate and investment banking. ■

Key Persons



Dr. Adnan Al Araj
Regional Manager



Moder Kurdi
Deputy Regional Manager

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Facts & Figures

Establishment Year: 1951
Employees: 300+

Services

- Accounts
- Loans
- Cards
- Online Services

Countries

Jordan.

The Egyptian Land Bank (EALB) was founded in 1880 with the goal of advancing Egypt's economy. At the time, the bank's first major objective was to contribute to the development of Egypt's agricultural sector. It provided loans to agricultural landowners in order to increase the productivity of their lands and to advance the Egyptian economy, as well as to establish communication concepts with all segments of the local community in order to activate their productive and economic resources, and to develop the construction movement and national development.

Since its establishment, the bank has grown to become one of the region's largest specialized banks, earning a stellar reputation in the banking industry and serving Arabs throughout the region.

EALB established a branch in Palestine in response to the region's turmoil during the first half of the twentieth century and in keeping with its mission of serving all Arabs.

The League of Arab States decided, during its third session in March 1946, to establish the Arab Land Bank under the name of the Arab Real Estate Company, in accordance with an Egyptian royal decree as a joint stock company based in Cairo. This was accompanied by its registration in Palestine, but due to the developments in the Palestinian territories in 1948, the company was unable to commence operations. Following the continuation of the situation in 1951, it was re-registered with Jordanian authorities to operate on both sides of the Kingdom.

In 1999, the Egyptian Council of Ministers issued a decision to rename the bank as the Egyptian Arab Land Bank (EALB) to reflect the new name, vision, and role of the bank in contributing to the development and support of the Arab region's economies. EALB has strived to be a comprehensive model for providing all banking services to the community and an effective contributor to all aspects of economic and social development in the 142 years since its founding. The bank operates as a commercial bank in the Hashemite Kingdom of Jordan and Palestine, offering all-inclusive and integrated corporate and individual banking services to its customers. Despite the numerous internal and external changes that the bank experienced during its work and success, it has remained committed to providing distinguished and reliable banking services to citizens and the Arab economy as a whole. ■

Key Persons



Medhat Kamar
Chairman of The Board



Walid Nagy
Vice Chairman of The Board



Ahmad Alaskary
Acting Regional Manager

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Facts & Figures

Establishment Year: 1973
Employees: More than 3,000

Countries

Jordan, Palestine, Bahrain, Syria, Algeria, UK, Libya, Iraq, UAE.

Established in 1973 as a specialized housing finance institution, the Housing Bank is one of the leading banks in Jordan, with the largest and most widely distributed branch network.

In 1997, the Housing Bank was converted to a universal bank; offering corporate, retail and investment banking services under one roof.

Today, the Housing Bank extends its comprehensive range of products and services to retail and corporate customers both inside and outside Jordan.

The bank has 109 branches in Jordan, 15 branches in Palestine and one branch in Bahrain. It also owns representative offices in Abu Dhabi (UAE), Tripoli (Libya) and Baghdad (Iraq). In addition to its vast network of branches and representative offices, the bank has three international subsidiaries which are Housing Bank of Algeria (7 branches), International Bank for Trade and Finance in Syria (31 branches), and Jordan International Bank in the UK (1 branch).

Since the beginning, the Housing Bank has been a pioneer in its field. In 1977, it was the first bank in Jordan to introduce savings account prizes. In 1993, the bank introduced the first children branch in Jordan and the Arab World, and the first mobile bus branch in Jordan and the Arab Region in 1975.

Throughout the years, the Housing Bank has earned its position as a leader in Jordan's banking sector. In 2022, the Housing Bank Group achieved a pre-tax profit of 197.6 million, and an after-tax net profit of JD132.4 million.

Whereas the total assets reached JD8.5 billion at the end of 2022, and the balance of customers' deposits reached JD5.3 billion. Furthermore, the balance of the total credit facilities portfolio reached JD4.8 billion, and the balance of the equity reached JD1.3 billion. ■

Awards

- The Best Trade Mark from Union World of Arab Bankers.
- The Best Innovative Bank from Banker Middle East.
- The Best Customer Service from International Finance Magazine.
- The Best Jordanian Bank from Banker.
- The Best Jordanian Bank from Euromoney.
- The Best Jordanian Bank from Banker Middle East.
- The Arab World's Leading Bank in Financial Inclusion from World Union of Arab Bankers.
- "Global Banking and Finance Review" award "Best Project Finance Bank" in Jordan.
- "Global Banking and Finance Review" award "Best Trade Finance Bank" in Jordan.
- The Best Co-Branded Credit Card in Jordan from Emerging Markets Payments (EMP) and Global Banking and Finance Review.
- Best Bank to implement the core banking system from Asian Banker.
- International Star Award, golden and platinum from Business Initiative Directions.
- Arab Quality Award.
- Highest levels of "General Conformance Certificate" with International Internal Audit Standards, by the American Institute of Internal Auditors "IIA" (the first bank in Jordan and the Arab region to obtain such evaluation).
- "Best Provider of Innovation Financial Services - Jordan" awarded by Banker Middle East.
- "Best Bank - Jordan" awarded by Banker Middle East.
- "Best Retail Bank - Jordan" awarded by Global Banking & Finance Review.
- "Most Innovative Corporate Bank - Jordan" awarded by International Finance.
- "Best Trade Finance Bank - Jordan" awarded by World Union of Arab Bankers.

Board Members & Key Persons



Abdelelah Alkhatib
Chairman



Ammar Al-Safadi
CEO

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Islamic International Arab Bank

البنك العربي الإسلامي الدولي
ISLAMIC INTERNATIONAL ARAB BANK



Facts & Figures

Establishment Year: 1997
Employees: 1,027

Services

- Retail Banking
- Corporate Banking
- SME Banking
- Treasury

Countries

Jordan.

Islamic International Arab Bank (ARABI ISLAMII) is a Public Shareholding Company established in Amman, Jordan on March 30, 1997. ARABI ISLAMII provides the most innovative and creative Sharia-compliant financial solutions targeting Retail, SME, and Corporate customers through a large number of branches and an ATMs network distributed strategically in all Governorates of Jordan. ARABI ISLAMII believes in the essential role of Islamic banking for the sustainable development of the economy and society, by providing comprehensive Sharia-compliant financial solutions and focusing on active CSR which supports decreasing poverty and unemployment rates in the country. A variety of Sharia-compliant products are designed carefully to meet customers' expectations and beyond. Services are offered through branches, ATMs, app., online banking, and/or the customer service center.

ARABI ISLAMII deeply understands the importance of retail banking. Retail financing products are designed to fulfill customers' needs at a very competitive price with easy and fast processing time for approval. ARABI ISLAMII's real estate financing products provide multi-purpose solutions to buy, construct, or renovate your dream house. Auto financing products are designed to provide a quick and easy way to buy a car. Personal financing products are carefully designed to satisfy needs for education, medical treatment, home appliances, or furniture. ARABI ISLAMII is the first Islamic bank in Jordan to introduce a Sharia-compliant Credit Card, whereby customers repay utilized amounts in installments with no profit or any hidden charges (Qard Hasan).

Corporate Banking provides the broadest solutions designed to respond to large and commercial corporate needs. Furthermore, financial solutions are tailored to the SME sector, as part of the bank's role

in leveraging the local economy and increasing employment. ARABI ISLAMII was able to access low rate financing schemes from the World Bank and Arab Fund, through the Central Bank of Jordan.

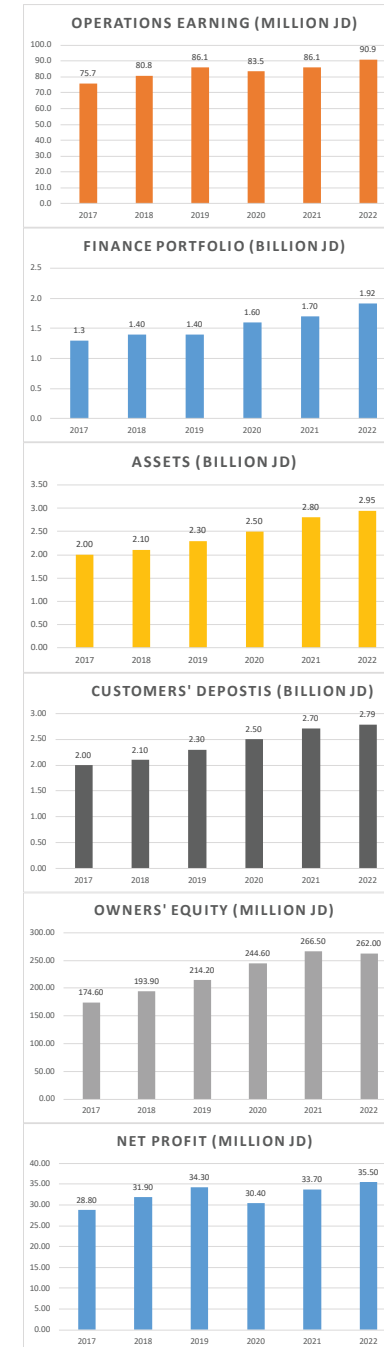
Starting from 2021, ARABI ISLAMII took steps in applying its digital transformation strategic plan with major changes in customer experience, through the revamped mobile app., added-value ATM services such as online-banknotes-acceptance, Social Security services, and ATMs for the visually impaired, and by providing many new services such as instant cards issuance at all branches and adding services to the customer care center.

ARABI ISLAMII's Financial Institutions and Correspondent Banking develops and actively maintains relationships with other financial institutions, governments (Central Banks), and their related agencies. The relationships are built around cooperation in areas of direct financing, correspondent banking, and inter-bank activities. ARABI ISLAMII's treasury services are extended from simple money exchange services to a full package of treasury services including issuing Sukuk, managing them, and being a trustee.

ARABI ISLAMII is preserving the confidence of customers and safeguarding their funds securely realizing their path to abundant Halal profits in accordance with Sharia law.

ARABI ISLAMII is serving the local economy, society, and environment with a proven track record while keeping the bank's promise for the customers in three golden words of Trust, Safe, and Halal Investment. ARABI ISLAMII will continue the journey towards the future of banking, supported by its accumulated experience, passion, and customers' loyalty. ■

Summarized Financial Results



Board Members & Key Persons



"Mohammed Said" Shahin
Chairman



Iyad Asali
General Manager



Mohammad Ghanameh
Vice Chairman



Naim AL-Hussaini
Board Member



Jamal Tumeah
Board Member



Ziad Homsy
Board Member



Dr. Mohsen Abu Awad
Secretary of the Board of Directors



Facts & Figures

Establishment Year: 1955
Number of Branches: 49
Number of ATMs: 133

Services

- Personal Banking: Deposits, loans, card products, money transfers, private banking, easy payment plan (EPP) with 0% interest rate, digital banking services, safe deposit boxes.
- Investment Services: Portfolio management, primary issue management in the capital market, custody & trustee services, ahli invest App, financial advisory & research, cash management, international brokerage.
- Corporate Banking: Overdraft facilities, commercial loans, LCs & LGs, discounted bills, and syndicated loans.
- Bancassurance: General insurance, life insurance, and health insurance.
- Exclusive Banking Services: Dedicated "Exclusive" account relationship manager & account service area, along with all the personal banking services available and with preferred rates and privileges, and a dedicated customer call center service line.
- Digital Services: ahli mobile and ahli online banking, ahli bots (ahli WhatsApp for Businesses and ahli Facebook Messenger bot), 24/7 Customer Call Center and live agent chats via ahli Whatsapp and Facebook Messenger, ahli SMS services, ahli e-payment gateway, 3D Secure service for securing online purchases made using ahli MasterCard, Visa & Ecom cards.

Countries

Jordan, Cyprus and Palestine.

Contact

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Contact Center:
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As the first locally-established bank in East Jordan, back in 1955, and the 6th public shareholding company, Jordan Ahli Bank (ahli) is considered a pioneering financial institution in the Kingdom. Under its wise leadership and progressive management, the bank managed to play a major role in supporting the national economy and the local communities. ahli is also widely known for its solid corporate structure that is based on sustainability and the ability to stay in step with global developments.

To achieve its ambitious vision, ahli adopted a strategy of "Shared Prosperity" that constitutes a natural extension of the corporate philosophy; investing in local communities as the seed for all economic growth. Today, ahli can look back with pride at what has been achieved so far under the shared prosperity strategy in terms of creating real value for all stakeholders, identifying value indicators for each stakeholder – including regulators, employees, clients, suppliers, shareholders, the environment and the public – and channeling ahli's Corporate Social Responsibility (CSR) strategically towards achieving sustainable targets.

The bank operates in various sectors aimed at serving different segments by providing innovative solutions, products, and services that add value beyond just banking.

As such, the bank caters to the requirements of its customer base in an efficient way that guarantees their satisfaction. In parallel, the bank is keen on caring for its human resources and ensuring gender equality within its ranks. The bank also runs several development programs for its employees, alongside programs aimed at building national human capital including those with special needs.

Over the years, the bank adopted cutting-edge processes across the work spectrum, incorporating environmental solutions, to align its operations with sustainability targets.

ahli was among the first to adopt innovative technological solutions when it established its latest subsidiary company AHLI FINTECH, which launched the AHLI FINTECH Accelerator; providing entrepreneurs with an opportunity to participate in the first fintech-focused corporate accelerator program in the Kingdom, providing them with potential startup capital investment, workshops, the open-API "ahli sandbox" environment, and access to a global network of mentors and investors to help them scale their fintech startups.

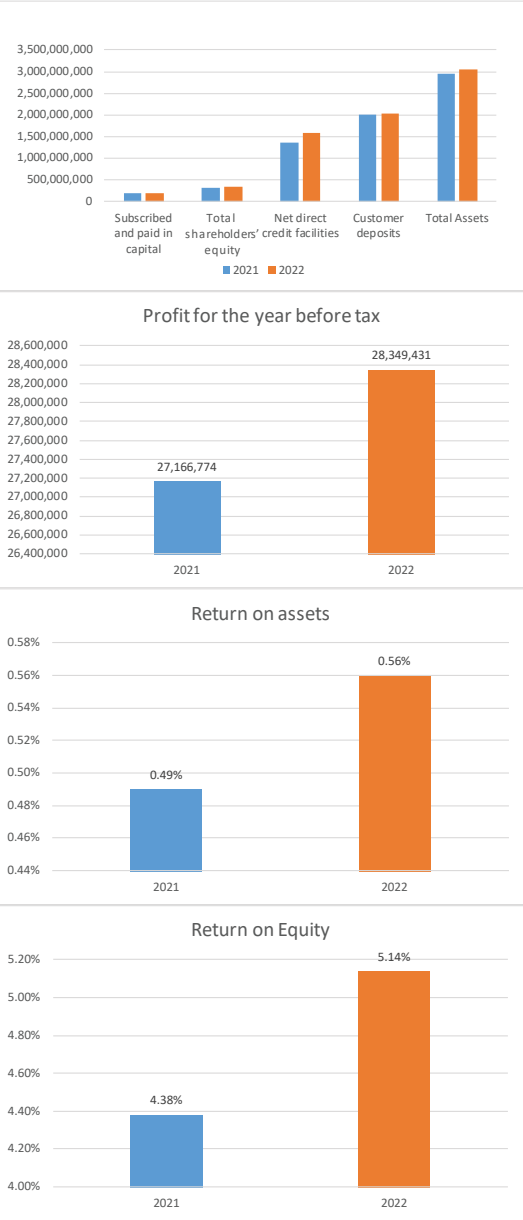
This reflects the interest and investment that the bank directs towards future generations.

On the CSR front, the bank allocated an ambitious budget to sponsor development and empowerment programs that cater to a multitude of community segments. ahli coordinates its social responsibility efforts with public and private organizations to ensure its effective contribution in the economic, social, and environmental growth in the country, putting it at the forefront of national institutions in terms of CSR.

The vision statement of ahli is "We are committed to building a prosperous society and economy with increased financial inclusion. We seek to serve our customers through innovation and excellence, to promote belonging and loyalty among our employees, and to achieve balanced growth and sustainable returns for our shareholders." Its mission is to be "a financial institution dedicated to providing excellent services through innovation, operational excellence, and customer-centricity."

ahli's values are shared prosperity; transparency and credibility; superior customer experience; full commitment to the laws, regulations and best practice corporate governance principles; creating a corporate culture that embraces innovation; and superior employee experience. ■

Summarized Financial Results



Board Members & Key Persons



Saad Nabil Mouasher
Chairman



Dr. Ahmad Alhussein
CEO

Facts & Figures

Establishment Year: 1977
Employees: 681 (as of 31/12/2022)
Number of Branches: 34

Services

- Retail Banking
- SME's
- Corporate Banking
- Treasury and Investment
- Financial Institutions (Relations)

Countries

Jordan.

Jordan Commercial Bank (JCB) was established in 1977 as Jordan Gulf Bank (JGB) and has since undergone significant changes to become a leading player in the Jordanian banking sector. The bank prides itself on its adaptability to the ever-evolving market and continuously seeks to offer cutting-edge solutions and services that meet the needs of its customers.

As technology becomes increasingly prevalent in the banking industry, JCB has invested heavily in technology, starting with the development of its mobile app, "Tejari Mobile". The app is free to download and allows customers to perform various banking transactions, such as balance inquiries, fund transfers, and bill payments. JCB plans to continue developing the app to offer even more exclusive features and services.

To improve accessibility, JCB is expanding its network of off-site ATMs to 43 locations throughout Jordan, with a focus on meeting the growing demand for self-service banking. The bank is also looking to increase the number of Tejari Express branches to nine, providing customers with quick and easy access to banking services.

JCB's commitment to staying ahead in the market goes beyond expanding its branches and services. The bank regularly offers promotions on personal and auto loans with competitive interest rates and a range of exclusive benefits. Customers who open a Tejari Savings account are automatically enrolled in raffles with cash and value-in kind prizes and receive free life insurance coverage of up to 25,000 JOD. Additionally, JCB credit cardholders can enjoy unlimited 1% cashback on purchases with easy payment plans.

Jordan Commercial Bank (JCB) is also dedicated to social responsibility and sponsors various causes and initiatives, including educational and social institutions, conferences, seminars, and cultural and economic events. The bank believes that being socially responsible is not an option but a necessity and is committed to positively contributing to society. ■

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Customer Service:
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Awards

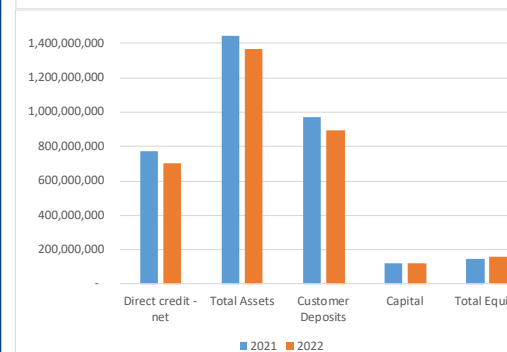
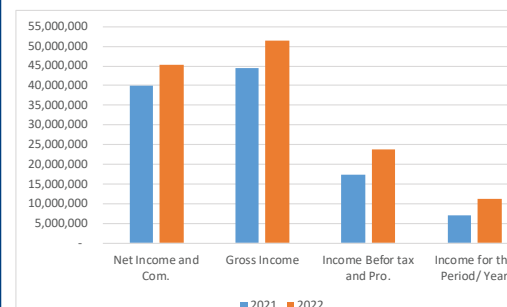


PCI DSS CERTIFICATE OF COMPLIANCE
PCI DSS V3.2.1 - 28th December 2022



CERTIFICATE OF COMPLIANCE
ISO/IEC 27001:2013
Information Security Management System
11th January 2023

Summarized Financial Results



Board Members & Key Persons



Michael Faiq Al-Sayegh
Chairman



Caesar Qulajen
CEO



Alaa Qohof
Deputy CEO



Moh'd Al-Qura'n
Assistant General
Manager - Head of Credit



Salim Sawalha
Assistant General
Manager - Head of Retail



Abdallah Kishkek
Chief Financial Officer
(AGM Finance)



Wa'el Rabieh
Assistant General Manager -
Corporate & SME's Banking



Anas Ayesh
Executive Manager -
Treasury & Investment



Sami Nabulsi
Financial Institutions -
Executive Manager



Antonio Abdel Massih
Chief Information
Officer

Facts & Figures

Establishment Year: 1978
Employees: 2439
Paid-up Capital: JD 200 million.

Jordan Islamic bank (JIB) was established in Jordan, as a public shareholding company in 1978 to practice investment banking business in accordance with the provisions and principles of Islamic Sharia. The first branch began its work on 22/9/1979. The bank's transactions and contracts are subject to the supervision of a Sharia Board composed of specialized Shari'a scholars. Also, its banking operations are regulated by the Central Bank of Jordan and the bank is working to deepen and develop the principles of corporate governance, the development of risk management and compliance.

JIB aims to meet the economic and social needs of citizens in the fields of banking, financing and investment in accordance with the provisions and principles of Islamic sharia, and seeks to keep pace with progress and to employ modern banking technologies and provide the best Islamic banking products and services clearly and transparently through 111 branches and offices and 317 ATMs, that provide modern services spread throughout Jordan.

In addition to the Bonded Office and the expansion of digital self-services (Islami Digital) by opening a corner in Wasfi Al-Tal Street office and a corner in Pavilion Mall office, JIB also provides cash withdrawal service from ATMs using QR code through Islami Mobile application without the need to use ATM cards. It also provides Islami Mobile, Islami Internet, Islami SMS service, safe online shopping (3D Secure), Bill Payment Service, E-fawateercom service, E-Wallet service, instant transfer service (CLiQ), and credit report issuance service through Islami Mobile. The bank provides banking services during official holidays and

on Fridays, Saturdays and the evening period through a number of its branches and offices.

And it won many international awards as the best Islamic bank in Jordan and the best Islamic financial institution every year and more than once from magazines including World Finance, Global Finance, the Banker, EMEA Finance, etc. It also obtained credit and sharia ratings from several international rating agencies including Standard & Poor's and Islamic International Rating Agency.

The prominent role and successful march for the bank in supporting the investment process, economic and social development in Jordan is characterized by supporting the necessary activities of the community and the national economy which is of great benefit in the bank's financial investments, its experience in social responsibility is an example for national institutions and companies to fulfill their duties towards the community particularly those with special needs, disadvantaged groups and the poor. This is achieved by contributing to sustainable development and enhancing financial inclusion through various charitable programs, social, cultural and voluntary activities, donations, Al Qard Al Hasan and mutual insurance fund, the program of financing professionals, craftsmen, small and medium enterprises, sponsoring and supporting conferences, caring for education, training, safety and occupational health, sponsorship of matters related to the Holy Quran, culture, arts, literature, heritage, health, energy, environment and water. ■

Summarized Financial Results (31/12/2021)

- Total assets under management about JD 5.95 billion.
- Total deposit including Restricted Investment accounts about JD 5.28 billion.
- Total financing and investment including Restricted Investment accounts about JD 4.74 billion.
- Profits after tax approximately JD 59.1 million.

Social Media



Board Members & Key Persons



**Musa Abdulaziz
Mohammad Shihadeh**
Chairman



Dr. Hussein Said Saifan
Chief Executive Officer -
General Manager



**Dr. "Mohamed Fahmy"
"Mohamed Khalil" EL Jabari**
Assistant General Manager



**Dr. Abdul Hamid
Abdulla Abu Saqri**
Assistant General Manager



**Dr. Musa Omar Abu
Muhaimed**
Assistant General Manager



**"Mohammed Fawaz"
Sudqi Imam**
Assistant General Manager

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Jordan Kuwait Bank (JKB)



"More than just a bank"

Facts & Figures

Establishment Year: 1976
Employees: 1,471 (as of 31/12/2022)

Services

- Bank Accounts:
 - Current Accounts
 - Savings Accounts
 - Fixed Deposits
 - Golden Savings Accounts
 - Certificates of Deposits
 - Basic Bank Accounts
- Loans:
 - Car Loans
 - Housing Loans
 - Student Loans
 - Personal Loans
 - Office and Clinical Loans
 - Personal Loans for Medical Doctors
 - Financing Purchases
 - Army Loans
- Cards:
 - MasterCard
 - American Express
- Bancassurance
- Other Services:
 - Dividend Disbursement
 - Safe Deposit Boxes
 - Remittance Services
 - Western Union Money Transfers
 - Payment of Bills/Fees/Services

Countries

Jordan, Cyprus, and Iraq.

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080022066

Jordan Kuwait Bank (JKB) is a Jordanian public shareholding company, founded in 1976 as the country's 5th national commercial bank that has successfully evolved into a major player in the Jordanian banking system over the years with consolidated assets of US\$ 5 Billion as of 31 December 2022.

The bank currently operates a domestic network of 64 branches, distributed throughout Jordan in addition to a branch in Cyprus.

JKB is the sole proprietor of Ejara Leasing Company, and exercises significant influence over United Financial Investment (UFICO) holding a majority ownership stake of 78.3%, and during February 2023, JKB completed the deal of acquiring 51.79% of Bank of Baghdad "BoB" Capital.

JKB also has investments with board representation in Algeria Gulf Bank (Algeria), Quds Bank (Palestine) and Middle East Payment Services (Jordan).

JKB capitalizes on its outstanding capabilities to provide services that encompass commercial and investment banking, in addition to other business-related services.

JKB also capitalizes on the strong business and ownership relations with Kuwait Projects Company Holding (KIPCO) and its banking and investment arms in the MENA region. Its major shareholders are Al Rawabi United Holding Co. (Kuwait), a fully owned subsidiary of Kuwaiti Projects Company Holding (KIPCO), the Social Security Corporation (Jordan), and Odyssey Reinsurance Company (USA), a fully owned company of Fairfax Financial Holdings, holding 50.92%, 21% and 5.85% of the bank's capital respectively.

JKB was the first bank in Jordan to introduce electronic delivery and service channels. Its hi-tech infrastructure, widely spread branches, ATMs and ITMs, efficient e-banking products and services, Internet and mobile banking facilities that provide access to external payment systems are all topped with a unique customer-friendly atmosphere.

This infrastructure has enabled the bank to further enhance its image as the best client-focused bank in Jordan and substantiated its slogan of "More than just a bank." ■

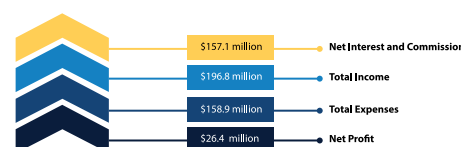
Group Companies

UNITED FINANCIAL INVESTMENTS
المتحدة للاستثمارات المالية
A Member of Jordan Kuwait Bank

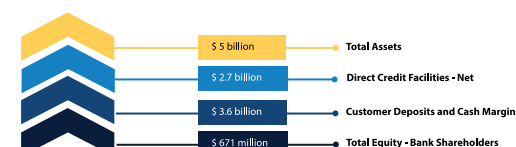


Summarized Financial Results

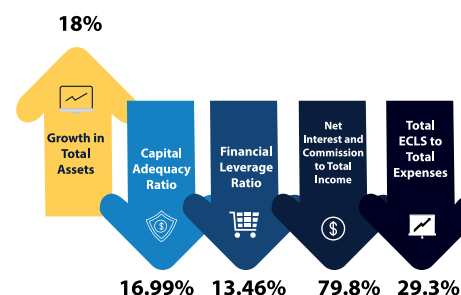
Major Operating Results
As at 31.12.2022



Major Financial Position Items
As at 31.12.2022



Major Financial Ratios
As at 31.12.2022



Board Members & Key Persons



H.E. Nasser Lozi
Chairman



Haethum Buttikhi
Chief Executive Officer

Safwa Islamic Bank



Facts & Figures

Establishment Year: 2010
Employees: 660

Services

- Accounts:
 - Savings: Standard Savings account, Women saving account (Harir), Kids savings account (Kanzly)
 - Current: current account, current salary account, basic bank account
 - Investment deposits
 - Investment certificates
 - Deposit Box
 - Hajj Sukuk
- Financing:
 - Cars financing
 - Real estate financing
 - Personal financing (goods, lands, motorcycles, stocks, solar systems and heaters)
 - Musawmeh financing
 - Travel, education and treatment financing
 - Yusr for refinancing
- Cards:
 - Electronic Murabha credit card
 - Pre-paid cards
 - ATM cards
- E-services:
 - Safwa mobile
 - Safwa online
 - Safwa SMS
 - Direct Debit service- ACH

Countries

Jordan.

Safwa Islamic Bank seeks to be a leading banking institution by implementing the values of diversity, modernity, justice and transparency throughout all its activities. It also strives to provide excellent banking services by understanding customers' needs and providing flexible and fast solutions tailored for them. Not only are these banking solutions in line with Islamic Sharia, but they are also dynamic and are set in a modern formula via a growing network of branches—currently numbering 42 across the Hashemite Kingdom of Jordan, with a wide range of electronic channels and the bank's 24/7 call center. With headquarters in Amman, Safwa Islamic Bank ensures a nationwide presence with branches in Irbid, Zarqa, Al-Salt, Madaba, Al-Karak and Aqaba; with a total number of 78 ATMs to date.

The bank also offers financing solutions to large- and medium-sized enterprises through diverse Islamic financing products and services and innovative solutions that meet all the segment's financing requirements. The bank also takes special care of its major clients, through a package of special services that fulfill their needs. Paramount excellence in client servicing is the cornerstone of the bank's dynamics. Safwa Islamic Bank has truly invested a great deal of time and effort to become a model of excellence in customer service in the Kingdom.

In addition to an asset growth of 11% in 2023, the bank has implemented digitalization and innovation to offer simple, easy, and quick solutions, including a designated mobile and online application, which was developed to provide services that reflect the bank's uniqueness. Striving towards excellence is the driving force behind the ever-developing mindset. While Safwa Islamic Bank constantly seeks modernity, it remains true to its roots, values, and traditions, which means that this banking establishment will always be combining heritage with advancement and commitment with flexibility. ■

Key Persons



Dr. "Mohammed Nasser" Abu Hammour
Chairman of the Board



Samer Tamimi
General Manager, Chief Executive Officer

Summarized Financial Results



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Al-Manara Islamic Insurance



Facts & Figures

Establishment Year: 1974
Employees: 92

Services

- Home insurance
- Vehicle insurance
- Aviation insurance
- Marine insurance
- Engineering insurance
- Accident insurance
- Medical Insurance
- Fire insurance
- Travel insurance
- Car accident insurance

Al-Manara Islamic Insurance Company has recently announced the issuance and marketing of Takaful insurance policies that are compatible with the provisions of Islamic Sharia; and also in accordance with the Insurance Business Regulation Law No. (12) of 2021 and the Takaful Insurance starting from 01/01/2023.

For over 48 years in the insurance sector in Jordan, Al-Manara Insurance Company has been offering all types of insurance products and services. Al-Manara is a 'lighthouse company' that helps you facilitate your daily life, by providing solutions that keep your valuables in safe hands. In 1974, Al-Manara was established under the name of the Arabian Seas Insurance Company with several investors and board members being involved throughout the company's history.

New investors acquired Al-Manara in 2019 and assigned very reputable board members with extensive experience, in both financial and insurance fields, with H.E. Mazen Al-Qadi as a chairman for the company. A new well-experienced management team has also been assigned under the leadership of Mr. Waleed Al Qutati, as general manager, to enable the company to achieve the goals it has set.

The mission and values of Al-Manara include working to provide peace of mind to customers by obtaining insurance coverage and appropriate services; applying international standards and best professional practices in providing various services to all those who deal with the company; ensuring the sustainability of the company and the continuity of growth.

Al-Manara has drawn up a strategy and business plan to become one of the top five insurance companies in Jordan in the coming five years and to become the preferred choice for customers, despite all the challenges faced by the sector. As technology is taking over daily life, Al-Manara's plan includes digitalising processes and the company is also investing in its human resources, aiming to raise the knowledge and efficiency of employees while providing an attractive and comfortable work environment to increase their productivity. ■

Key Persons



H. E. Mazen Al-Qadi
Chairman



Waleed Al Qutati
General Manager

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Al-Nisr Al-Arabi Insurance Company



Facts & Figures

Establishment Year: 1976
Employees: 241

Services

- Life Insurance
- Medical Insurance
- Property Insurance
- Engineering Insurance
- Liability Insurance
- Cargo Insurance
- Fire Insurance
- General Accidents Insurance

Countries

Jordan.

Al-Nisr Al-Arabi Insurance Company was founded in 1976 by Societe Nationale D'Assurances (now part of Allianz group).

Al-Nisr Al-Arabi Insurance Company is one of the leading insurance companies in Jordan, with business activities including the full range of Life, Medical, Marine, Fire, Engineering, Liability and General Accidents insurances.

In May 2006, a strategic partnership with the Arab Bank was formed, whereby the bank acquired a majority stake in Al-Nisr. The new partnership created between the Allianz Group and the Arab Bank, through Al-Nisr Al-Arabi, was a major initiative that included the launching of a full bancassurance (BIM) operation in Jordan, and which propelled the company into a higher level of growth and profitability.

Al-Nisr Al-Arabi Insurance Company's mission statement is "Dedicating our resources towards providing clients with the finest service at competitive terms; satisfying our shareholders with sustainable growth and optimum return; rewarding our employees amid an environment of continual learning and personal development; partnering with our society to create a better tomorrow." ■

Key Persons



Yacoub Sabella
Vice Chairman



Fadi Saadeh
General Manager

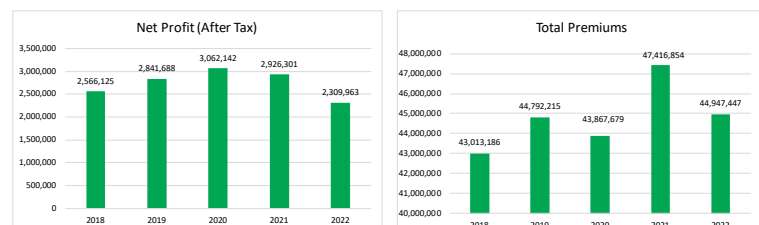


Ruba Al Shahed
Finance Manager

Partners



Summarized Financial Results



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Arab Assurers Insurance Co.



Facts & Figures

Establishment Year: 1995
Employees: 78

Services

- Vehicles insurance.
- Medical insurance.
- Marine insurance (carriage of goods insurance).
- Credit insurance.
- Insurance for incoming and house maids.
- Fire and general accident insurance.
- Travel insurance.

Arab Assurers insurance company seeks to be the best company in the insurance field.

It is a limited and public joint stock company, founded in 1996.

Arab Assurers have become one of the largest and most widespread Jordanian insurance companies.

It deals with a wide range of insurance products, which enables the company to absorb and manage risks.

This is an essential element of the company's success and its promotion with a focus on value, quality, trust and services; combined with institutional financial solutions and additional services for marine insurance, cars, property, engineering, general accidents and personal responsibility.

These services meet the needs of customers and also meet their current and future expectations.

All of this is accomplished through the strict enforcement of the quality system, and in accordance with ISO 9001/2000 quality assurance instructions.

Customers should choose Arab Assurers because of the principles that control its work, and how the company communicates with its clients with great transparency and appreciation.

Arab Assurers interacts closely with its customers to then meet their needs. The company makes the right decisions as a result of its competencies coupled with experience. It exploits its resources to find innovative solutions in response to the market needs, adapts the working environment to attract the best staff to serve its customers, and completely commits to transparency and ethical principles.

These are the key factors at the heart of Arab Assurers' success. ■

Key Persons



Dr. Hamad Al-Kassasbeh
Chairman



Haitham Al-Khatanah
General Manager

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Arab Union International Insurance Co. (RUM Insurance)



Facts & Figures

Establishment Year: 1976
Employees: 81

Services

- Motor Insurance
- Marine Insurance
- Health Insurance
- Engineering Insurance
- Travel Insurance
- Aviation Insurance
- General Insurance

Founded in 1976, Arab Union International Insurance Co. has been a trusted provider of comprehensive insurance solutions for over four decades. The company is headquartered in Amman, Jordan, and is a public shareholding company listed in the Amman Stock Exchange (ASE).

Due to its rich history and deep roots in the industry, Arab Union International Insurance Co. recognizes that the world is rapidly changing, and so are the needs and expectations of its customers. Therefore, to remain competitive and continue providing exceptional service, the company has embarked on a comprehensive turnaround strategy to fully digitize its operations to become the first insurance company in the market to launch the InsurTech concept.

This digital transformation will enable Arab Union International Insurance Co. to streamline its processes, increase efficiency, and to empower its customers to insure what matters most to them by providing comprehensive and personalized insurance solutions. The company is committed to leveraging technology to streamline its operations, reduce costs, and pass on savings to customers creating a culture of excellence, collaboration, and innovation that drives the company's continued growth and success.

What sets Arab Union International Insurance Co. apart from other companies is its total dedication to consistently delivering the best comprehensive insurance products programs that safeguard customers' assets against the widest possible risks by providing motor insurance, marine insurance, health insurance, engineering insurance, travel insurance, aviation insurance and general insurance services.

Under the new value-oriented culture, Arab Union International Insurance Co. will provide its customers with the best possible insurance experience, from quote to claim, while maintaining its commitment to personalized service and exceptional coverage. The company is excited about the future and looks forward to continuing to serve its customers' insurance needs for many years to come. ■

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Key Persons



Ayman Khamis
General Manager

Arabia Insurance Company Jordan (AICJ)



Facts & Figures

Establishment Year: 1975
Employees: 100

Services

- Marine Insurance
- Property Insurance
- General Accidents Insurance
- Engineering Insurance
- Motor Insurance
- Life Assurance
- Medical Insurance
- Travel Insurance

Arabia Insurance Company Jordan LTD. (AICJ) was established in 1975 and is currently operating with an authorized and paid up capital of JD8 million. AICJ is proud of dealing with the oldest and best-rated reinsurance companies in the world.

The mission of AICJ is to be a prominent leader in the Jordanian insurance market by providing added value insurance services and programs which meet and go beyond clients' expectations, aspiring to attain the best possible returns for shareholders, and striving to commit sufficient efforts to serve the local community. Its vision is to be the pioneering Arab guarantor in the field of client demand fulfillment.

AICJ aims to enhance its position through expansion and diversification of marketing outlets and the adoption of sale strategies appropriate for increasing its share in the Jordanian market.

AICJ also seeks to take advantage of its wide insurance experience in order to provide modern and advanced insurance products fitting the needs of clients. The company works to achieve the principle of "Added Value" for its clients, shareholders, staff and society; while encouraging its staff to keep developing by providing them with professional and academic training.

AICJ enhances and strengthens the professional relationships with Jordan Insurance Federation, and local insurance and reinsurance companies. AICJ keeps building its established financial reserves and a good reputation in the insurance market. ■

Key Persons



Basem Haddadeh
General Manager



Sakher Zawaideh
Deputy General Manager - Operations



Mazen Abduljalil
Assistant General Manager - Finance and Admin

Branches

Irbid Branch
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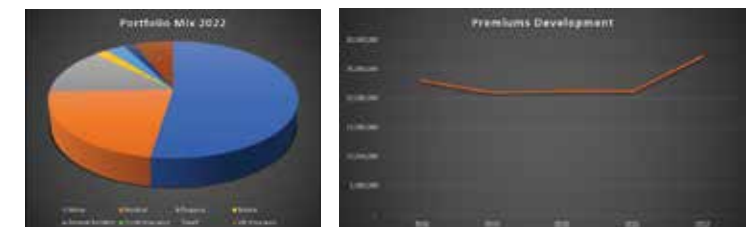
Awards



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Summarized Financial Results



Euro Arab Insurance Group



Facts & Figures

Establishment year: 1996
Employees: 120

Services

- Medical insurance
- Life insurance
- Motor insurance
- General insurance
- Travel insurance
- Property insurance
- Marine and in land transit insurance
- Engineering insurance
- Credit insurance

Countries

Jordan.

Euro Arab Insurance Group is one of the pioneering insurance companies in the region, throughout the years. It was established in 1996, under the name of Amman Insurance Co. Ltd, then renamed in 2002 as Euro Arab Insurance Group.

Euro Arab Insurance Group has maintained sustainable growth and verified its ability to provide superior customer service, attractive rates and stability offering a wide spectrum of insurance covers including Motor, Marine, General, Medical and Life.

Euro Arab Insurance Group is dedicated to becoming one of the leading insurance companies for life and non-life insurance classes, coupled with the highest degrees of customer utility.

The vision of Euro Arab Insurance Group is "Serve to grow ... Grow to serve". Its mission is to offer the best services within its working environment that embraces its values and reflects them on its customers and other concerned parties. The values of Euro Arab Insurance Group are Cooperation, Honesty, Mutual Trust and One Team Spirit. Its goals are to achieve distinguished corporate performance; continuous expansion in its business activities; and continuous elevation of its customers satisfaction. ■

Key Persons



Dr. Fouad Bajjali
Chairman



Dr. Lana Bader
General Manager

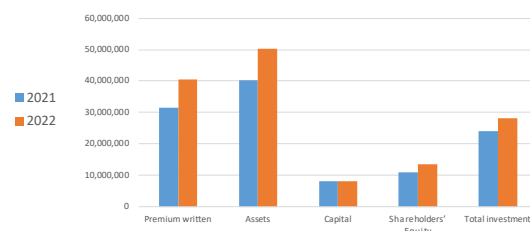


Costandi Bajjali
Deputy General Manager

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Summarized Financial Results



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Jordan French Insurance Company (JOFICO)



Facts & Figures

Establishment Year: 1976
Employees: 101

Services

- Motor Insurance
- Life Insurance
- Medical Insurance
- Fire & General Accidents Insurance
- Marine & Hull Insurance
- Construction & Engineering Insurance
- Travel Insurance
- Credit Insurance
- Aviation Insurance

Countries

Jordan.

Jordan French Insurance Company (JOFICO) was established in 1976 in collaboration with Compagnie Financière Du Groupe Victoire, with a capital of JD 250,000.

JOFICO is a pioneering company whose name is associated with contributions to the insurance sector's development in Jordan.

JOFICO adopts a vision centered on the pursuit of excellence in providing its insurance services with high flexibility and transparency; furthermore it seeks to build a long-term relationship with its customers to provide them with the latest solutions in the insurance market. The company has a set of core values, which guide its approach in pursuing its business.

JOFICO's goal is to be a one-stop shop that meets all insurance needs and delivers complete solutions for customers. The company's specialized and experienced professionals take a proactive consultative approach to understanding the risks, resolving problems and mapping recommendations to clients' needs at the most competitive prices and at the highest possible service level.

The long-term experience of the past four decades has given JOFICO a competitive advantage in delivering and managing insurance services for the major sectors and institutions in the Hashemite Kingdom of Jordan. ■

Key Persons



Ayman Shafiq Jumean
Chairman



Dr. Odeh Sulaiman Abu Joudeh
Chief Executive Officer / CEO

Sister Companies



Established . Experienced . Independent
الشركة المتخصصة لإدارة التأمينات الطبية



المشرق للتأمين
Al Mashreq Insurance



الشركة الوطنية للتأمين
National Insurance Co.



الشركة الأردنية لإدارة واستشارات م.م
Jordanian For Management & Consultancy

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Gulf Insurance Group - Jordan (GIG - Jordan)

Facts & Figures

Establishment Year: 1996
Employees: 393
All International certificate: 81
CII: 58
Current Paid in Capital: JD 26,000,000
Gross Written Premium 2021: JD 92,094,085

Services

- Medical Insurance
- Life Insurance
- Motor Insurance
- General Insurance
- Travel Insurance
- Property Insurance
- Marine Insurance
- Aviation Insurance
- Engineering Insurance

Gulf Insurance Group – Jordan (GIG – Jordan) is a company with 27 years of experience in the Jordanian insurance market. Established in 1996, under the name of Arab Orient Insurance Company, it joined the Gulf Insurance Group in 2009 which is a highly respected group in the MENA region known for its strength and the caliber of its leadership and staff.

Throughout these years, GIG – Jordan developed its products to successfully acquire the largest market share, with a focus on premium and profit.

GIG – Jordan provides insurance solutions that cater to all aspects of the lives of individuals and the needs of corporations. The many insurance solutions include Medical, Life, Motor, Travel, Marine, Aviation, Engineering and General Insurance (including property) and more. Therefore, the company has a strong profile with a substantial number of clients from various sectors including the banking and financial sector; the public sector; telecommunications; hospitality; embassies; factories; universities and schools; warehouses; medical supplies; nonprofit organizations; car dealerships; import and export companies; general trade and services; restaurants and coffee shops; airlines; engineering and construction, in addition to many other sectors.

GIG – Jordan serves all these clients through a large, dedicated team and through a network of branches across the whole country. Also, as part of GIG – Jordan's commitment to provide the best and latest direct services, clients can pay their premiums through the EFawateercom online service. Accordingly, GIG – Jordan's staff are considered to be the most significant pillar of the company's success, with various initiatives to raise their capabilities and concentrated efforts to empower employees by obtaining international certification. The number of those who obtained such certificates is now 81 employees; of whom 58 have concluded the requirements of CII Cert. This accomplishment is due to GIG – Jordan becoming an accredited center for CII international and LOMA.

In addition, GIG – Jordan has held several training courses in different domains and sectors, delivered by elite lecturers from inside and outside the company. GIG – Jordan's medical network is the leading service of its kind in the country, with more than 3800 medical providers including well known hospitals, doctors, laboratories, and pharmacies. Additionally, the Call Center department is staffed with an excellent team that ensures all enquiries are responded to in one call and provides all the required information.

GIG – Jordan has obtained the ISO 27001 accredited certificate which lays the foundation for international procedures to achieve cyber security and to follow international measures. The aim is to develop the information technology required to realize the vision of the company in automation and digitization.

In 2019, and in another remarkable achievement, the Global Credit Rating Agency AM Best has upgraded the long-term issuer credit rating for GIG – Jordan from bbb to bbb+, and affirmed the Financial Strength Rating at B++. The outlook for both ratings was revised to become Stable. The rating of GIG – Jordan is the highest for a Jordanian insurance company, granted by the Global Credit Rating Agency AM Best.

Among its recent achievements, GIG – Jordan has opened new branches in Abdali and Galleria malls; installed KIOSK machines in the malls; created a new team call IT service delivery team to help in its digital transformation; enlarged the sales team; introduced new ways of learning and training such as gamification, Grant Cardone, ..etc; created an ESG committee to start working on ESG initiatives; signed an agreement with GJU to train 2 interns every year; introduced new functions; added more features to the HRMS while creating new HR policies and procedures; enhancing the performance appraisal system; and GIG – Jordan is still working with BDC (Business Development Center) and other youth organizations. ■

Group Companies



Summarized Financial Results

Progress of Major Financial Indicators for the period of 2019 – 2021 (JOD)

Major financial Indicators	2019	2020	2021
Written premiums *	85,695	82,192	92,094
Paid claims *	58,656	55,957	67,802
Technical reserves *	39,464	41,514	47,916
Total Assets *	109,038	117,702	133,224
Total shareholders' Equity *	27,811	33,594	41,468
Paid in capital *	21,438	21,438	25,438
Book value per share (JD)	1.30	1.57	1.63
Technical Income *	7,595	10,569	10,620
Total Corporate Accounts	2,566	2,523	2,197
Number of Employees	353	370	417
General & Administrative Expenses / written Premiums	13.72%	15.21%	17.00%
Cash and Deposits at Banks*	58,294	55,464	60,902
Other Investments *	5,960	15,696	17,422

*Numbers are in JOD thousands

Board Members & Key Persons



HE. Naser Lozi
Chairman



Khaled Al Hasan
Representative of Gulf Insurance Group / Vice Chairman



Ala' Al Zuhairi
Representative of Gulf Insurance Group / Board Member



Bijan Khosrowshahi
Representative of Gulf Insurance Group / Board Member



Ali Al Hendal
Representative of Gulf Insurance Group / Board Member



Tawfeeq Mukahal
Representative of the strategic investment company / Board Member



Hiyam Habash
Representative of the Jordan Kuwait Bank / Board Member



Dr. Ali Wazani
CEO



Tarek Ammary
CTO



Saad Farah
CFO

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Facts & Figures

Establishment Year: 1975
Employees: 118

Services

- Life Insurance
- Travel Insurance
- Motor Insurance
- Engineering Insurance
- Medical Insurance
- Property Insurance
- Personal Accidents Insurance
- Marine Insurance
- Liability Insurance
- General Accidents Insurance
- Specialty Lines Insurance
- Financial Institutions Insurance

Countries

Jordan.

The main focus of Jerusalem Insurance Co. (JICO) is providing businesses, families and individuals across the country with the best innovative and exclusive solutions through years of experiences in creating unique and ingenious insurance products and services.

JICO entered the business world in 1975, with a total paid up capital of JOD 160,000. Since then, JICO's paid up capital has continued to grow. It reached JOD 1.5 million in 1982 and JOD 3 million in 1998. The paid-up capital is currently JOD 8 million, while assets have reached JOD 41,608,230 million by the end of 2022.

JICO has developed into one of the leading insurance providers in Jordan, offering its services through its head office in Amman and a large network of agencies spread all over the country.

JICO is committed to providing businesses, families and individuals across the country with the best, innovative and most exclusive solutions that will ensure protection of their property, assets, employees, earnings and liabilities on a cost-effective basis.

JICO is known for its exceptional management team, and is backed by dedicated employees with combined skills and expertise.

JICO offers a combination of life and non-life insurance solutions to industrial and commercial enterprises, as well as individuals and families.

The company's robust and innovative portfolio of commercial and personal tailor-made protection solutions

covers different classes of businesses.

JICO's philosophy serves as a guiding roadmap for the organization, unifying the team, strengthening customer relationships, and establishing ethical principles. It ultimately directs the company's operations and ensures a positive, enduring impression on both clients and team members.

JICO's vision is to become the most innovative, people-centric and trusted insurer in Jordan and beyond.

JICO promises its clients to be "With you, anytime, anywhere". ■

Summarized Financial Results

- Main Financial Indicators (end of 2022):
- Solvency Margin 208%
 - Total Assets JOD 41,608,230
 - Total Shareholder's Equity JOD 14,895,038
 - Gross Premium JOD 33,255,269
 - Technical Reserves JOD 19,838,977
 - Investments JOD 25,580,882
 - Bank Deposits JOD 17,158,239
 - Share Book Value JOD 1.95
 - Gross Profit (before tax) JOD 2,218,463

Board Members & Key Persons



Khaled M. Alayyan
Chairman



Mohammad K. Alayyan
Vice Chairman



Imad M. Morrar
General Manager



Omar A. Jaradat
Assistant General
Manager/ Finance

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MedGulf Insurance- Jordan



Facts & Figures

Establishment Year: 1980
(Lebanon), 2007 (Jordan)
Employees: 70

Services

- Property Insurance
- Motor Insurance
- Engineering Insurance
- Health Insurance
- Marine & Aviation Insurance
- General Insurance

Countries

Lebanon, UAE, Saudi Arabia,
Bahrain, Jordan and Egypt.

Medgulf -Jordan Mediterranean and Gulf Insurance Company started its business in Lebanon in 1980 and then expanded to UAE, Saudi Arabia, Bahrain, Jordan and Egypt.

Medgulf-Jordan consolidated its activities through successive acquisitions and mergers to provide a comprehensive range of insurance and reinsurance products and services of the highest standards, tailor-made insurance and protection solutions with solid security quality services.

The mission of Medgulf-Jordan is to "provide integrated and comprehensive insurance programs and apply the best international standards and professional practices to provide full insurance coverage on your side in every step."

The company's vision is "to be a premier provider at the regional and global levels for innovative and transparent insurance services that are built on the highest levels of insurance protection and meet all the needs and requirements of our clients." ■

Key Persons



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General Manager

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MetLife, Inc.



Facts & Figures

Establishment Year: 1963
(Jordan)
Employees: 85

Services

- Life Insurance
- Savings & Investment
- Accident Insurance
- Health Insurance
- Group Life & Medical Plans
- Group Personal Accident Plans

MetLife, through its affiliates and subsidiaries "MetLife", has helped generations of people around the world protect their families and finances. MetLife, is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to its individual and institutional customers. The company has operations in more than 40 markets globally and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East .

MetLife, is committed to building a more confident future for all of its stakeholders – employees, customers, shareholders, and the communities it serves. The Financial Strength ratings for MetLife, include Moody's Investors Service Aa3 A.M. Best Company, A+; Standard & Poor's Ratings Services AA-; and Fitch Rating AA-.

MetLife branch in Jordan is a pioneer in life insurance with a presence of more than 60 years. Through its offices in Amman and Irbid, MetLife offers market leading financial solutions that can be tailored to meet the unique saving and protection needs of individuals, families and businesses of all sizes.

The rich value proposition offered by MetLife includes a full range of life insurance, accident and health insurance and employee benefits to help individuals, corporations and other institutions recover from financial loss due to death, disability, accident and sickness. What's more, MetLife products help achieve financial goals such as accumulating funds for retirement and children's education. Throughout the company's journey in Jordan, MetLife has continuously sought to nurture talent, respect local cultures and promote the diversity that characterizes the societies it has been serving. For more information, visit www.metlife.jo and on LinkedIn at www.linkedin.com/company/metlife-jordan ■

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Key Persons



Osama Hannoush
General Manager Jordan
& PNA



Zeid Khamash
Head of Operations

MetLife Global

- 150 + years of operation
- Around 45,000 employees
- 40+ global markets
- Around 30 Billion USD paid to policyholders in 2020
- No. 50 on the 2022 Fortune 500 list
- 642 Billion USD in total assets under management

Middle East Insurance Company – MEICO



Facts & Figures

Establishment Year: 1962
Employees: 171
Branches: 7

Products & Services

- Motor Insurance (individual and fleet)
- Medical Insurance (Individual and group)
- Life Insurance (Individual and group)
- Property Insurance
- Travel Insurance
- Personal Accident Insurance
- Marine Insurance
- Aviation Insurance
- Engineering Insurance
- Liabilities Insurance
- Financial Lines Insurance

Founded in Jordan in 1962, Middle East Insurance Company (MEICO) is a leading multi-line insurance company providing insurance products and services to individuals and corporations. The company has a wide network of branches across the Kingdom.

MEICO is a public shareholding company listed on the Amman Stock Exchange (ASE). The company transacts both Life and Non-Life Insurance products and provides a range of innovative insurance solutions that are customizable and scalable. This flexibility enables MEICO to meet the unique needs of individuals and corporations in Jordan.

Among the 24 insurance companies operating in Jordan, MEICO ranks first in Shareholders' Equity, Marine, Bankers Blanket Bond, Engineering, and Liability. It ranks second in Property Insurance and ranks fourth in Life Insurance. MEICO is the only company in the Kingdom to offer Marine Hull Insurance (ocean-going vessels).

In line with MEICO's commitment to ensure the provision of quality products and services, the company has a robust set of policies and procedures that comply with the highest standards and the IFRS17 system.

MEICO is committed to making a positive contribution to the community in Jordan by continuously supporting several organizations that focus on the importance of healthy lifestyles and providing a better life for the Jordanian community. Moreover, as part of MEICO's commitment to a more sustainable environment in Jordan, the company's headquarters building is the first "green" commercial structure of its kind in Jordan and has also been awarded the LEED Certificate - Gold Level from the US Green Building Council. ■

Key Persons



Zeid Kwar
MEICO Chairman of the Board



Rajai Sweis
MEICO CEO



Majed Smeirat
MEICO GM

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Newton Insurance



Facts & Figures

Establishment Year: 1996
Employees: 100

Products

- Health Insurance
- Life Insurance
- Marine Insurance
- Travel Insurance
- Home Insurance
- Property and Casualty

"Newton Insurance" is a trademark owned by Jordan International Insurance Company, a public shareholding company established in 1996 with a capital of 18,150,000 Jordanian dinars and high financial solvency amongst insurance companies in Jordan.

The founder, His Excellency Mr. Sami Gammoh, and the Chairman Mr. Faris Gammoh, established the company based on solid principles for clarity and transparency in all dealings, maintaining continuity and commitment to society.

Jordan International Insurance Company - "newton insurance" is managed by a group of insurance industry professionals with vast knowledge and commitment to applying international standards and adhering to local laws to provide services that rise up to the level of satisfaction of their valued customers and the foundations on which the company was built. ■

Key Persons



H.E. Mr. Sami Gammoh
Former Chairman and Founder
JIIG-Newton



Faris Gammoh
Chairman



Isam AbdelKhalik
Executive General Manager

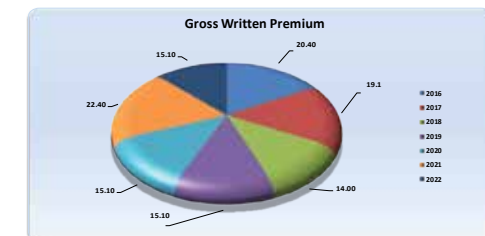
Awards



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Summarized Financial Results



National Insurance Company (NIC)



Facts & Figures

Establishment Year: 1965
Employees: 65

Services

- Medical insurance
- Motor Insurance
- Travel Insurance
- Life Insurance
- Money and Fidelity Insurance
- Personnel Accident Insurance
- Engineering Insurance
- Political Violence Insurance
- Marine Cargo Insurance
- Third Party Liability Insurance
- Property Insurance
- Marine Hull Insurance
- Home Insurance

Established in 1965, National Insurance Company (NIC) provides distinguished insurance services to the public and private sectors in this highly specialized business environment.

NIC cares about its customers and provides them with the best services.

The company is keen to build long-term relationships with the clients, which is at the top of its priorities.

NIC deals with the world’s largest top rated reinsurers, providing the highest level of security to its clients.

NIC was assigned a financial strength rating of B from AM Best Rating agency.

NIC adopted positive operating performance over recent years, with a three year (2019-2021) weighted average return-on-equity ratio of 7.53%.

NIC delivers strong operational profits.

This is as a result of actions implemented by management to turnaround technical profitability, including portfolio pruning and enhanced underwriting discipline.

NIC owns NAI Real Estate Company. Its stated capital is 60,000 JOD and it became operational in 2020.

NIC has a very strong commitment to provide specialized, high quality, personalized insurance coverage to customers at reasonable prices and in an efficient and accurate manner.

NIC has been providing quality service to its customers for over 50 years.

The mission of National Insurance Company (NIC) is to create peace of mind and to build enduring relationships. ■

Subsidiaries

Nai Real Estate Co. Ltd

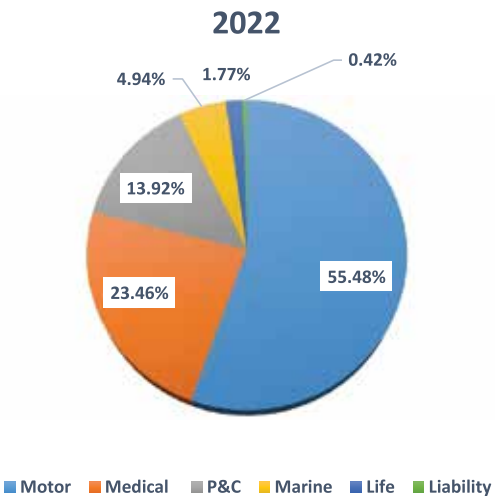
Awards



Anniversary



Business lines portfolio



Board Members & Key Persons



Munjed Munir Sukhtian
Chairman



Dr. Manal Jarrar
GM



Eng. Majed Shaban
DGM Motor and General Insurance



Omar Nabhan
DGM



Eyad Tamimi
DGM Finance and Admin



Dr. Dara Habaybeh
AGM Business Development



Nicola Khnouf
AGM Medical & Life

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The Islamic Insurance Company P.L.C.



Facts & Figures

Establishment Year: 1996
Employees: 112

Services

- Social Takaful Insurance "LIFE"
- Medical Expenses Insurance
- Motor Insurance
- Marine Insurance
- Fire and Additional Perils Insurance
- Contractors All Risks and Erection All Risks Insurance
- Contractors Plant and Machinery Insurance.
- Machinery Breakdown Insurance
- Personal Accidents Insurance
- Worker's Compensation Insurance
- Comprehensive Household Insurance
- Public liability Insurance
- Banker's Blanket Bond
- Professional Indemnity Insurance
- Fidelity Guarantee Insurance
- Political Violence Insurance
- Cash in Safe and Cash in Transit Insurance
- Plate Glass Insurance
- Cyber Insurance
- Assistance Insurance

The Islamic Insurance Company (TIIC) is the first Takaful insurance company in Jordan. It was established in 1996 with a capital of JD 2 million and now reached JD 15 million.

It was established on the basis of cooperative Insurance which was approved by Fiqh Councils as an alternative to commercial insurance.

TIIC is an Islamic financial institution that manages its funds in accordance with the principles of Islamic Shari'ah and on the basis of Wakalah (Agency) with a known fee and Mudharabah.

TIIC has a distinguished rating of 'A' (Single A) from the Islamic International Rating Agency (IIRA) and is an active member in many Islamic Financial Institutions where it represents the Takaful Insurance and boosts the image of Takaful such as; AAOIFI, IFSB, IICRA, CIBAFI, GAIF, IFTI and Jordan Insurance Federation.

The company is considered, with its leading professional standards, to be a benchmark for other Takaful Operators and provides services that meet market requirements and needs. It offers both Takaful (life) and General Takaful insurance types through various classes of insurance (i.e. fire, marine cargo, motor, medical and life).

TIIC witnessed a major digital transformation. It developed a fully integrated ERP system that contributed to an easy underwriting process and fast claims settlement with a high level of security.

TIIC always receives delegations from outside of Jordan with the aim of spreading the concept of Takaful in the local community, as well as raising awareness of Islamic Takaful insurance and its services. Also, it delivered many lectures at local

universities, syndicates and business associations.

The company has participated in establishing many Takaful insurance companies in the Middle East such as Islamic Insurance Company in Yemen, Al-Aman Takaful Insurance Company in Lebanon, Saudi Reinsurance Company in Saudi Arabia, and At-Takafulia Assurances in Tunis. The Islamic Insurance Company enriched these companies with its expertise, strategies and its in-depth knowledge about market needs in regions where it operates.

TIIC has achieved advanced places in the Jordanian insurance market since inception, in terms of profitability, and largely maintained its market share in terms of underwritten premiums. Moreover, It is one of the best companies in generating return on investment to its shareholders.

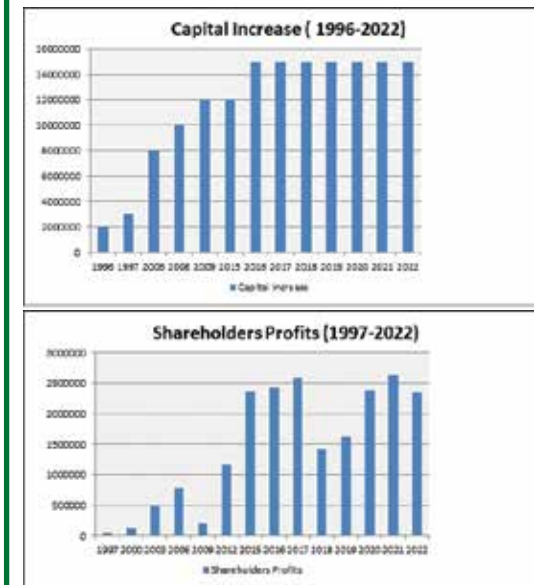
The company deals with all Islamic banks and Islamic finance companies in Jordan. In addition, it deals with the biggest and first-class reinsurance companies.

TIIC stability and success can be attributed to its strategy of keeping customers and partners at the soul of its business and preserving its values, principles and quality of products. TIIC has always developed solutions that meet the ever-changing demand of customers. This has given the company the solid reputation of providing the most competitive Takaful services. ■

Certifications and Awards

- ISO 9001:2015 Certificate.
- The Best Takaful Insurance Company in Jordan for the years 2021 and 2022 respectively, according to The World Finance Magazine.
- Excellence and innovation Award in Developing Takaful Services in 2017.
- The Best Takaful insurance Company Award in Jordan for the year 2013.
- The Best Takaful Company in the Levant and Africa for the year 2012.

Summarized Financial Results



Board Members & Key Persons



Musa Abdelaziz Shihadeh
Chairman



Reda Dahbour
General Manager



Abdel Samea Al-Natsheh
First Deputy General Manager



Yaser Al-Tamimi
Second Deputy General Manager

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Solidarity - First Insurance Company



Facts & Figures

Establishment Year: 2007
Employees: 178
Branches: 15

Services

- Medical Insurance
- Money and Fidelity
- Motor Insurance
- Guarantee Insurance
- Marine Cargo Insurance
- Workmen's Compensation Insurance
- Marine Hull Insurance
- Third Party Liability Insurance
- Property Insurance
- Bankers Blanket Bond Insurance
- Personal Accident Insurance
- Travel Insurance
- Engineering Insurance
- Aviation Insurance
- Life Insurance
- Political Violence

Countries

Jordan.

Established in 2007, Solidarity - First Insurance Company is a relatively fresh face in Jordan's crowded insurance market. However, in a short period of time, the company has gone from newcomer to a market leader, climbing from 25th place in 2008 to 3rd place today in terms of market share.

FIC's financial standing has deeply solidified its position as a market leader. Following the acquisition and the merger with Yarmouk Insurance Company, the company increased its paid-up capital from JOD 24 million to JOD 28 million, maintaining its position as the second highest capitalized insurer in the Kingdom.

International rating agency A.M Best has affirmed the financial strength rating of B++ (Good) and Long -Term Issuer Credit Rating of "bbb+" of Solidarity- First Insurance Company.

According to A.M Best the ratings reflect SFIC's balance sheet strength, which A.M Best categorizes as very strong, as well as an adequate operating performance, limited business profile and appropriate enterprise risk management.

The company's merger with Yarmouk Insurance Company marked a major turning point. After all, Yarmouk Insurance had been operating in Jordan for 35 years and enjoyed the highest solvency margin. Not only did the deal, which was finalized in 2016, prove crucial for FIC expansion, but it was also a shot in the arm for the Kingdom's feeble and fragmented insurance market, where no comparable merger had taken place in more than 25 years, even as many companies face insolvency. ■

Key Persons



Ashraf Bseisu
Chairman/Representing
Solidarity - Group



H.E. Aiman Al Majali
Vice Chairman - Jordan

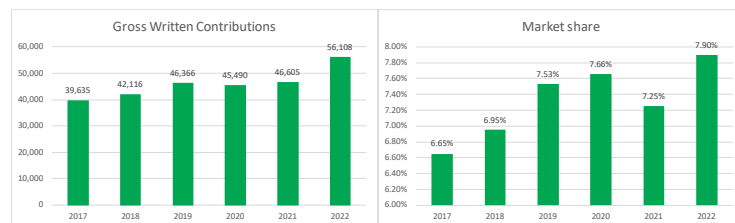


Ala'a Abdel-Jawad
CEO

Certifications & Awards



Summarized Financial Results



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MedNet Jordan



Facts & Figures

Establishment Year: 1985

Services

- Production services
- Claims Management
- Provider Network Management
- Customer Services
- Digital Solutions
- Authorization Management
- Medical Management
- Business Development Management
- White-Labelled Solution

Countries

Lebanon, Greece, Romania, Cyprus, UAE, KSA, Bahrain, Jordan, Egypt, Oman, Kuwait, and Kurdistan.

MedNet -Jordan was established as a third-party administration company, licensed by the Jordan insurance Administration under authorization number (3892), on 18/03/1995. It provides expert and reliable managed care services to the benefit of all stakeholders in healthcare from patients to healthcare providers and health insurance companies. That is what MedNet delivers. At the center of its business model is the insured member. By cooperating with health insurers and by selecting, monitoring, and supporting clinics and medical doctors, MedNet ensures that patients receive excellent service and the best care possible.

Based on in-depth knowledge of up-to-date tools and technologies and a clearly solution-oriented approach, MedNet works to achieve better healthcare outcomes, cost containment and outstanding customer satisfaction. At the same time, its managed care services contributes to securing the future viability of healthcare schemes. With more than 20 years of experience in the market as well as the knowledge, resources, and stability of a globally leading reinsurer, MedNet is ideally positioned to support insurers in mastering tomorrow's healthcare challenges.

MedNet works under the umbrella of MedNet Holding Group, under which the first MedNet was created in Lebanon in 1991, then followed by other MedNet brands in the region. MedNet group is active in the Middle East and south of Europe where it owns operations in Greece, Romania, Cyprus, UAE, KSA, Bahrain, Jordan, Egypt, Oman, Kuwait, and Kurdistan.

MedNet Jordan-KRG branch Partner is Asia Insurance company which is the insurance arm of Faruk group holding, established in 2011 in Iraq. It provides insurance products and services in the Iraqi insurance market to become one of the largest in the region with a paid-up capital of USD 25 million.

MedNet has won the "Best TPA of Year" awards in 2015, 2016, 2017, 2019, 2021, 2022 and the 'Best Claims manager, loss adjuster 2020' at MENA Insurance Awards. ■

Key Persons



Mohammad Mustafa
General Manager

Awards



Facts & Figures

Establishment Year: 1997
Employees: 140

Services

- E-Health Gate System & NFC Smart Card
- Pre-Approval Medical Center 24/7
- IT solutions
- Claim Adjudication
- Hospital Delegates
- Mobile Applications

National Health Insurance Administration Co. (NatHealth) was established in 1997 as a third-party administration (TPA) company, to manage health insurance policies, corporate self-funded health plans, and other employee benefits.

NatHealth is a full-service TPA exhibiting a competitive edge with a history of delivering the highest quality of service, through its dedicated team of customer care specialists and benefit advisors. The company offers a full array of integrated services designed to provide its clients with the highest standards of quality and savings in claims administration and management of benefit plans.

Utilizing NFC technology in the field of medical insurance is one of the pioneering concepts of NatHealth, not only at the regional level but worldwide, whereby such coverage depends on electronic integration of all medical entities by using premium quality mechanisms in terms of easy usage, speed in receiving the service, and protection of the beneficiaries' data.

As part of the NatHealth's continuous initiatives to enhance the healthcare sector in Jordan, and in order to facilitate patient experiences, the E-Health Gate system was successfully launched in 2019 with the objective of elevating the level of medical service and enhancing the efficiency of health management in Jordan.

E-Health Gate platform offers you hassle-free medical solutions as medical forms are no longer needed. All you have to do now is present your smart medical insurance card to your doctor, or any participating medical party, and they will proceed with the needed medical procedure through the dedicated tablets in a smooth and rapid way. ■

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Key Persons



Ahmad Tijani
CEO



Iyad Attari
Deputy GM & Financial and Administrative Director

Awards

- ISO 15189:2013 - Quality Management
- ISO 10002:2014 - Customer Satisfaction & Complaints Handling
- ISO 10004:2012 - Customer Satisfaction
- ISO 27001:2013 - Information Security Management



Facts & Figures

Establishment Year: 2009

Services

- Leasing of Real Estate (lands, apartments, offices and residential projects).
- Leasing for Vehicles (Individuals, Companies).
- Leasing for Medical and Laboratory Equipment.
- Leasing for Construction Machinery and Equipment.
- Leasing for Renewable Energy Systems.

Financial Leasing is considered one of the most advanced methods of financing capital assets. Under a financial lease, the lessee (the client) is able to benefit from a specific asset in return of periodic payments for a specific period of time by the end of which the ownership of the asset is transferred to the lessee automatically, or for exchange of a previously agreed upon amount. The option of acquiring ownership of the asset before the lease contract ends is also available.

ahli Financial Leasing company was established as an independent company entirely owned by Jordan ahli Bank in 2009. The aim is to provide a comprehensive range of banking products and non-traditional alternative financing solutions in order to be on top of continuous development of banking markets, and to cater to the various needs of individual and corporate clients. Within a short period of time, ahli Financial Leasing company was able to become one of the most distinguished and leading companies to offer financial leasing services.

The vision of ahli Financial Leasing is to become a leading financial leasing provider in Jordan and the Levant region. Its mission is to contribute to the growth of the leasing sector, as well as, the Jordanian economy by offering integrated and innovative leasing solutions to support a wide range of clients. ■

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Key Persons



Dr. Ahmad Alhussein
Chairman



Nebal Frieht
CEO

Arab National leasing company (ANL)

الشركة العربية الوطنية للتأجير
(عضو مجموعة البنك العربي)



Facts & Figures

Establishment Year: 1996
Employees: 40

Services

- Leasing of Real Estate (lands, apartments, offices and residential projects).
- Leasing for Vehicles and Trucks.
- Leasing for Equipment.
- Leasing for Health and Medical Services.
- Leasing for Construction.

Arab National leasing company (ANL) is the first leasing company in Jordan to offer capital and operational leasing services, established in 1996.

ANL is fully owned by Arab Bank and is one of its subsidiaries, with a registered capital of JD50 million, where the total assets financed by ANL are worth about JD1 billion.

ANL offers a variety of financing services to (Retail clients, SMEs & Corporates). ANL promises its clients the most effective and professional services.

ANL's main leasing products are real estate (lands, apartments, offices and residential projects), vehicles and trucks, equipment, health and medical, and construction.

The vision of ANL is "to proceed in being the pioneer leasing company in Jordan by maximizing our market share, diversifying our products, satisfying our clients needs and building a long term relation with them through professional and experienced employees."

The company's mission is to "to satisfy our clients' needs and achieve their objectives through our financial tools according to the best practices and standards."

ANL provides leasing contracts in accordance with the Islamic Sharia laws and regulations.

Customers choose ANL because of its competitive pricing and rates; highly flexible procedures and policies; no additional collaterals needed and less documents; and the ability to provide professional services on site. ■

Key Persons



Walid Hashem
General Manager

Contact

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Comprehensive Leasing Company



Facts & Figures

Establishment Year: 2004
Employees: 80 (on 31/12/2022)

Services

Leasing services (Corporate - SMEs - Retail).

Countries

Jordan and Kurdistan-Iraq.

The Comprehensive Leasing Company (CLC) is a financial and professional services firm, established in 2004, specialized in providing high quality leasing services.

From Vehicles, real estate to machinery and medical equipment, CLC provides customized financing solutions that really make a difference. With a reputation for passion, integrity and innovation, CLC offers its clients an unequalled service that they can truly rely on to make their goals a reality.

As a recognized leader in the leasing sector, CLC services the industry with a wide range of financing solutions tailored to each customer's needs. The company has attained tremendous growth through refined services, innovative management and commitment to customer service, resulting in high customer retention and overall company stability.

The cornerstone of CLC's success is a culture of commitment to customer service, a willingness to listen, flexibility and innovation in responding to its customer's needs in a timely manner.

The company has seven branches in Jordan; the Head Office which is located between the 6th and the 5th Circle, Sport City Branch, Al Wehdat Branch, Al Bayader Branch, Al Jubeiha Branch, Zarqa Branch, and Irbid Branch; in addition to Erbil and Sulaymaniyah Branches in Kurdistan - Iraq.

The company's role is to work within each client's requirement, by providing a professional experience to make leasing a realistic, cost saving and simple alternative solution to help them meet their financial goals ■

Key Persons



Elia Wakileh
General Manager



Samer Al Qtishat
Finance Manager



Hussam Al Qubrosi
Business Development Manager

Certifications

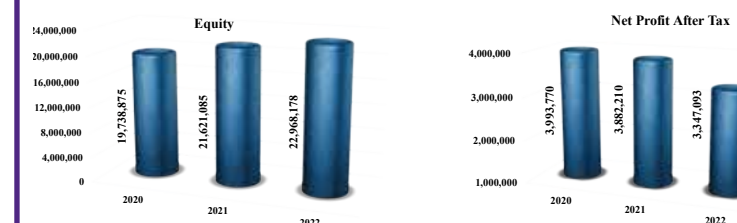


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Summarized Financial Results



Ejara Leasing Company



EJARA LEASING COMPANY
MEMBER OF JORDAN KUWAIT BANK GROUP

Facts & Figures

Establishment Year: 2011
Employees: 30 (on 31/12/2022)

Services

Leasing services (Corporate - SMEs - Retail).

Countries

Jordan (Amman, Aqaba and Irbid).

Ejara Leasing Company was established in 2011, as a private shareholding company fully-owned by Jordan Kuwait Bank (JKB).

Ejara Leasing Company provides innovative and high quality leasing solutions for fixed assets to individuals, SMEs and corporate clients to supplement JKB's banking and financial services to be in line with the developments in the financial market and to support the various economic activities.

The company has three branches which are the Head Office located in Amman and branches in Aqaba and Irbid.

Ejara was awarded the prestigious King Abdullah II Award for Excellence in the category of small and medium size service organizations, for the year 2016, and the Best Leasing Company in Jordan - 2015 from Global Banking and Finance Review.

The vision of Ejara Leasing Company is "To be the pioneer leasing company both locally and regionally, through offering distinguished comprehensive leasing solutions and providing support, consulting services and integrated financial solutions to our customers in line with the latest developments in the financial and leasing industry."

Its mission is "To offer a range of financial solutions, while sustaining the highest levels of accuracy and quality, that meet the new and varied needs of our diverse customer base from various economic sectors, and continuously develop our business, services and staff capabilities to yield good returns, in addition to contribute in the development of the national economy and serve the local community". ■

Key Persons



Haethum Buttikhi
Chairman



Arafat Odettallah
General Manager

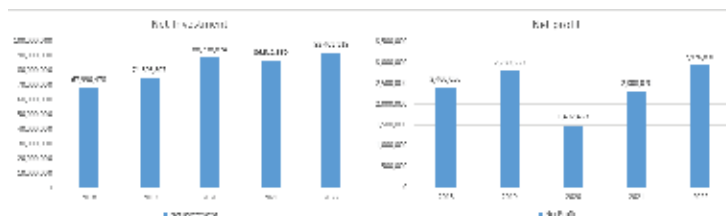
Certifications



Branches

Aqaba Branch: +962-3-2016070
Irbid Branch: +962-2-7253013

Summarized Financial Results



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Specialized Leasing Company



Facts & Figures

Establishment Year: 2006
Employees: 45

Services

- Individuals sector
- Real Estate (apartments, offices, clinics and lands)
- Transport (cars and buses)
- Medical Equipment
- Machinery and Trucks
- Corporate Sector
- Real Estate (residential projects, commercial complexes and lands)
- Transport (cars and buses fleet)
- Medical Equipment
- Machinery and Trucks
- Industrial Machinery

Countries

Jordan - Amman (Headquarter), Irbid branch and Aqaba office.

The Specialized Leasing Company is a private shareholding company founded by the Housing Bank for Trade and Finance in 30.5.2005, and proceeded its activities in 2006. It currently holds a capital of 30 million Jordanian Dinar.

The vision of the Specialized Leasing Company is to establish the concept of financial leasing, develop suitable solutions and alternatives to meet the client's needs, and keep abreast of the developments in the financial and banking markets by providing innovative financial services of the highest quality.

Specialized Leasing Company's mission is to enhance the image of the company as a pioneer in providing leasing solutions to the targeted business sectors.

The objectives of Specialized Leasing Company are to offer high quality, innovative financial solutions that keep pace with the new developments in the financial and banking markets, in order to meet and satisfy the needs of clients; to support the various economic activities and to encourage the expansion and modernization processes; and to develop the concept of financing and to offer various alternatives to it.

Finance Leasing is a contractual agreement between the leasing company (lessor) and the client (lessee), whereby the lessee has the right to use the asset during a specified period of time. The lessor shall pay periodic installments, to be agreed upon in advance. The asset shall be registered in the name of the lessor throughout the term of the contract.

The beneficiaries of financial leasing are Individuals, Contracting sector, Transportation sector, Education sector, Industrial sector, Medical and Health sector, Tourism sector, Telecommunications sector and other service sectors. ■

Key Persons



Ammar Al-Safadi
Chairman



Amjad Al-Sayeh
General Manager

Profits

Profit before tax: 8,398,767
Profit after tax: 6,299,253

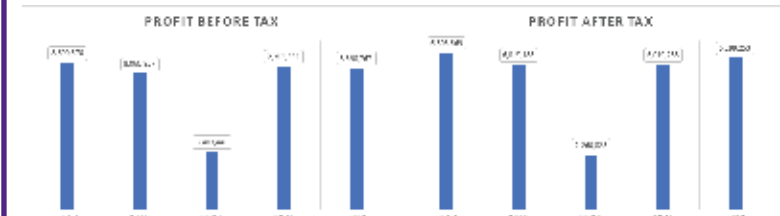
Branches

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Summarized Financial Results



Tamallak Leasing Company



Facts & Figures

Establishment Year: 2013
Employees: 18

Services

Leasing.

Countries

Jordan.

Tamallak for Financial Leasing is a limited liability company and a subsidiary of Cairo Amman Bank, established in 2013, proceeding with its activities in 2014.

The company offers a full range of leasing services, through several programs tailored to fit the nature of the lessee's activities, needs and cash flows. Tamallak serves various economic sectors through its branches in Amman and Irbid.

Tamallak aims to hold a leading position in the financial leasing sector, through exceptional customer service and by offering innovative financial solutions to its partners. By relying on its core values of transparency, honesty, quality, and creativity, Tamallak strives to meet the needs of its clients by enabling them to obtain means of transportation, proper residences and income generating assets that can contribute to growth and the creation of employment opportunities.

By acting as the investment arm for Cairo Amman Bank in financial leasing, Tamallak provides this service to current and prospective clients, from individuals to companies and corporations, across all the economic sectors. Tamallak also provides alternative non-traditional financial solutions.

Tamallak Financial Leasing Company offers to finance multiple fields, through different financial leasing programs including Residential Real Estate for individuals and real estate developers; Transportation for individuals, corporates, and car rental companies; Medical and Industrial equipment.

Tamallak's products are designed to provide suitable solutions for clients, allowing Tamallak to service a wide range of customers, expatriates, self-employed individuals, employees, companies, and organizations. ■

Key Persons



Kamal Ghareeb AL-Bakri
Chairman of the Board



Reem Mohtaseb
General Manager

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Al Arabi Investment Group (Member of Arab Bank Group)



Facts & Figures

Establishment Year: 1996
Employees: 41

Services

- Asset Management
- Brokerage
- Investment Banking
- Private Equity

Countries

Jordan.

Al Arabi Investment Group (AB Invest) is the investment banking arm of Arab Bank and is a leading full-service investment bank in Jordan with coverage across the Middle East.

The company serves its clients through its comprehensive brokerage, asset management, and corporate finance verticals.

AB Invest is the largest private asset manager in Jordan in terms of third party assets under management.

AB Invest also serves a wide range of Jordanian, regional, and international brokerage clients who invest in MENA, European and North American equities and fixed income markets. ■

Key Persons

Qutaiba Hawamdeh, CFA, CIPM
Chief Executive Officer

Lana A. Masri
Head of Brokerage

Licenses

- Investment Manager
- Issuance Manager
- Financial Advisor
- Local Broker
- Regional Broker
- International Broker
- Margin Financing

Financial Results

- Net Income decreased by 38.7% in 2021 to JOD0.67 million
- Return on Equity in 2021: 3.04%
- Return on Assets in 2021: 2.50%

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Ahli Brokerage Company



Facts & Figures

Establishment Year: 2006

Ahli Brokerage is a wholly owned subsidiary by Jordan Ahli Bank; a leading commercial bank in the Hashemite Kingdom of Jordan, registered in 2006 as a private limited company with a current paid-up capital of JD 3 million; specialized in offering financial brokerage services, trading all types of financial market securities (equity and debt) in Amman Stock Exchange (ASE).

Ahli Brokerage holds a leading position among ASE brokerage firms, achieving record numbers, and ranking among top brokerage firms in the stock exchange repeatedly; while maintaining an excellent solvency ratio of 133%, by the end of 2022, thus exceeding the minimum of 75% required by Jordan's Securities Commission.

Relying on its capability and high credibility, Ahli Brokerage built an extensive client base, holding major local and international financial institutions, publicly held corporations, and major individual and corporate investors. Operated by a specialized team of highly qualified licensed brokers, attaining enough knowledge and experience, Ahli Brokerage successfully provides its clients with unsurpassed brokerage services, professionally and adequately. Clients are provided with direct separate access to their portfolios in addition to the market information system which provides the clients with daily updated (financial and non-financial) information about companies listed in ASE.

The vision of Ahli Brokerage is to serve as a leader and innovator among brokerage firms operating in the local market. Its strategy is to meet the evolving needs of its distinctive clients, leveraging all available tools and resources to achieve their desired objectives; to provide an integrated technology platform that delivers efficient and precise brokerage services.

Ahli Brokerage holds the licenses of Financial Broker, Dealer and Margin Finance. ■

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Key Persons



Majed Hejab
Chairman



Yazan Atout
CEO

Figures

- Trading size (Cap): Million 47.47 JOD.
- Traded Shares: Million 22.44 Shares.
- Executed Orders: 24.06 Thousand.

Awraq Investments



Facts & Figures

Establishment Year: 1992
Employees: 20

Services

- Brokerage
- Asset Management

Countries

Jordan.

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Awraq Investments, incorporated in 1992, is one of the premier investment companies in Jordan and a subsidiary of Cairo Amman Bank.

Awraq's experienced and highly qualified team provides clients with a wide spectrum of investment services, at the highest international standards. There is a solid level of confidence and trust between Awraq and its shareholders and partners. This stability assures and empowers the company to engage in confident secure investments.

Awraq strives to foster a creative, dynamic and entrepreneurial culture, allowing the company to deliver innovative and pioneering solutions to its customers whose interests are the cornerstone of Awraq's operations. Awraq aims to maintain the highest ethical standards, for clients to feel confident having Awraq as their ultimate investment option.

Awraq Investments caters to both local and international clients by meeting their needs and requirements for trading in the Amman Stock Exchange (ASE). Additionally, Awraq Investments Regional and International Equity Brokerage has grown to become one of the top brokerage houses in Jordan, providing its services to a wide client base of corporate institutions, high net-worth individuals and retailers. Portfolio managers focus on developing optimal asset allocation strategies for clients, preparing and managing investment portfolios and adopting a risk and return optimizing framework.

By trading through Awraq, clients are able to execute transactions in various markets all under one roof. Awraq has set up a well-established network of brokers in regional and international markets.

Moreover, Awraq has access to the Palestinian Exchange through its sister company, Al Watanieh Securities, which enhances the client's scope into the investment decision making path. ■

Key Persons



Yazeed Al Mufti
Chairman



Salameh Tayem
General Manager

Facts & Figures

Establishment Year: 2006
Employees: 54

Services

- Corporate Finance Advisory.
- Asset Management.
- Brokerage Services and Research.

Countries

Jordan, UAE and Iraq.

Headquartered in Jordan, with a wide-reaching presence across the Middle East, Capital Investments has been shaping and elevating the MENA region's financial services sector since its establishment in 2006.

Capital Bank Group offers various investment and corporate advisory services through Capital Investments, the group's investment and corporate advisory arm present in Jordan, Iraq and the Dubai International Financial Center (DIFC). Capital Investments specializes in providing financial advisory, M&A, capital-raising services (debt and equity) and asset management across the MENA region.

Capital Investments' Corporate Finance Advisory department has a strong track record of successful transaction execution and a broad client base across different industries; offering a wide range of financial advisory services, from capital markets to mergers and acquisitions and restructuring advisory.

The Asset Management team has more than USD 608 million in assets under management, making Capital Investments a leading asset and wealth manager in Jordan and the region for individuals, family offices and various institutions. The team is dedicated to serve as a link between investors and investment opportunities/solutions in the local, regional and international markets.

Brokerage and Research services at Capital Investments connect institutional and retail clients to local, regional and international markets through a world-class global trading platform. The Brokerage department is also supported by a strong research team with extensive market coverage that publishes in-depth, essential and timely reports.

Today, Capital Investments boasts a team of 25 experienced and highly specialized financial advisors and professionals spread throughout the MENA region, offering unique expertise for companies working or looking to invest in local, regional or international markets.

For more information, visit www.capitalinv.com or <https://www.linkedin.com/company/capinvestments/> ■

Key Persons



Bashar M. Amad, CFA
Chief Executive Officer



Raad Hijazin
Head of Private Banking



Raed Momani
Senior Portfolio Manager

Awards

- Sukuk Deal of the Year 2011
- Best Corporate Advisory Services 2014
- Best Asset Management Company 2019

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Facts & Figures

Establishment Year: 2011
Employees: 9

Services

- Securities/stocks purchase and selling.
- E-Trade service available online.
- Clients can trade through the mobile application.

Countries

Jordan.

Established in 2011, MISC is a financial brokerage company owned by Safwa Islamic Bank that provides shares buying and selling services in the Amman Stock Exchange market following the provisions of Islamic Sharia laws. MISC Financial Brokerage Company combines Islamic values with modern technologies and creativity which distinguishes it in financial brokerage services.

Through MISC, a client can start trading online in the Amman Financial Market through Safwa Islamic Bank with a reduced commission. This electronic trading service allows the client to open a brokerage account and enter to buy and sell orders with securities directly through the internet. It also allows one to inquire about the dealer's cash and stock balances in an accurate, easy, and safe manner.

MISC takes pride in introducing new standards for modern Islamic financial services in Jordan with solid foundations and standards that aim to achieve its vision of excellence in providing financial intermediation services to all segments of society, as well as its mission of providing innovative and distinctive financial intermediation services originating from the principles of Islamic Sharia laws to build a sustainable partnership with clients while increasing their levels of benefit.

Moreover, MISC develops products and provides services in accordance with the principles of quality assurance, which are designed to the utmost perfection. It also ensures that the financial solutions package for the provided products and services are built in full harmony with the customer's requirements.

The interest of the customers is the key to the success that MISC has already achieved, as the modern concept of Islamic financial services combined with the benefit of its clients have both been a reflection of its commitment to delivering an actual added value by providing the best financial services. ■

Key Persons



Majdi Al Teenah
General Director



Nour Yasin
Financial Manager



Jafar Al-Tal
Brokerage Manager

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United Financial Investments (UFICO)



Facts & Figures

Establishment Year: 1980
Employees: 27 (on 31/12/2022)

Services

- Brokerage
- Investment Management
- Custody
- Financial Advisory
- Market Research
- Corporate Valuations
- M&A Advisory
- Equity Arrangement & Placement
- Debt Arrangement & Placement
- Wealth Management & Advisory
- Family Office Advisory

Countries

Jordan.

Clients

Auerbach Grayson, Krehne Capital, United Gulf Bank, Acadian Frontier Mkt, Fiduciary Capital, KAMCO, Millville Opportunities, Solidarity Capital, KIPCO, Frontier Market Asset, Driehaus Capital, Gulf Insurance, Parametric Asset Mgt., Acacia Partners, Goldman Sachs Asset, Fairfax Financial, US Fire Insurance, PADICO Holding, Pensions Reserves Inv., Burgan Bank, SUAA Capital.

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United Financial Investments (UFICO) was established as a private company in 1980, and was later transformed into a public shareholding company in 1996, listed on the Amman Stock Exchange under ticker symbol "UCFI".

UFICO is a subsidiary of Jordan Kuwait Bank, whereby the bank is the major shareholder, owning 78.3% of its share capital.

In October 2021, UFICO acquired Sanad Capital, a fully-owned subsidiary of Jordan Kuwait Bank. Sanad Capital was established in 2016 and offers a wide range of financial advisory services. Furthermore, in June 2022, UFICO acquired Al Mawared Brokerage Company (a subsidiary of Invest Bank), and increased its capital to JD 10.0 million, and completed the acquisition of The Arab Financial Investment Company ("AFIN") at the end of December 2022.

UFICO is a licensed stockbroker at the Amman Stock Exchange, and has been ranked 1st in terms of trading volume for the years 2014, 2015, 2016. At the end of 2022, UFICO's market share stood at 7.33%, ranking it 2nd amongst brokerage companies in Jordan.

UFICO's website (www.ufico.com) offers up-to-date market analysis and comparative reports that assist clients in making strategic decisions and recognizing future opportunities.

Furthermore, clients can monitor their trading accounts and portfolios on a daily basis. The website received the silver trophy in the (Jordan Web Awards 2006), and the bronze trophy in the (Pan Arab Web Awards 2007). ■

Key Persons



Haethum Buttikhi
Chairman

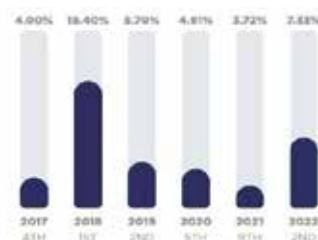


Zaid Nassif
Chief Executive Officer

Awards



Summarized Financial Results



The Jordan Payments and Clearing Company



Facts & Figures

Establishment Year: 2017
Employees: 45

Services

- Operating retail payment systems
- Digital financial solutions
- Fintech innovation
- Knowledge production and market analysis

Countries

Jordan.

JoPACC, a private company, is a domestic payment system operator that manages and develops several payment systems, introduces innovative digital financial solutions, enables fintech innovation, and produces and disseminates knowledge about digital financial services in Jordan.

Its high-level objective envisions a comprehensive and innovative financial ecosystem benefitting all and contributing to digital financial inclusion in Jordan, toward achieving a digital economy. JoPACC aims to ensure that digital financial services in the Kingdom are safe, efficient, interoperable, accessible, comprehensive, and up to international standards.

JoPACC has within its portfolio five payment schemes, and its clients are commercial banks and payment service providers who connect to its systems and platforms to offer financial services to their clients. These schemes include CliQ for instant payments, JoMoPay for mobile wallet payments, eFAWATEERcom for bill payments, Automated Clearing House (ACH) for interbank wire transfers and retail payments, and Electronic Cheque Clearing (ECC) for interbank cheque payments.

JoPACC also introduces digital solutions and standards that enhance the quality, diversity, and usability of financial services in the Jordanian market. It produces knowledge on current themes in the financial sector to increase financial awareness and inform decision-makers encompassing payment system reports, analytical reports, market studies, blog posts, and awareness content.

The latest contribution is the launch of its fintech incubator, JOIN Fincubator, which offers the space and tools to financial institutions, fintech entrepreneurs, start-ups, and students to develop, test, and validate their fintech ideas and solutions. JOIN gives access to infrastructure, expertise, partnerships, finance, and the market. ■

Key Persons



Dr. Adel Sharkas
Chairman of the Board



Maha Bahou
CEO

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Facts & Figures

Establishment Year: 2011

Countries

Jordan, Palestine and the MENA region.

Clients

Utilities, Telecommunication, Education, Government, Medical & Health, Insurance, Banking, Mobile Wallets, Microfinance, Travel, eCommerce, Energy, Associations, and Media.

MadfoatCom is a leading fintech and artificial intelligence company that enables businesses, governments, and end-to-end users to access state-of-the-art digital financial services.

MadfoatCom develops and operates real-time payment processing solutions and services with a clear vision to enhance the digital payments scene by innovating financial solutions that are accessible to everyone, anywhere, anytime.

Established in 2011 with partnership and support from Oasis500 and with a long list of local and regional strategic shareholders, MadfoatCom has an unparalleled record of growth year-over-year in terms of transactions, client base, local and foreign investments, valuation, revenues, products portfolio, and professional team. The company grew exponentially mainly driven by recent achievements and continuous innovations.

MadfoatCom has far exceeded expectations, locally and beyond, by seamlessly connecting over 400 billers, 1200 services, 800 agents, 25 banks, and 7 mobile wallets operating in the country into one payment platform accessed by every individual and business. The company is expanding its product portfolio and its footprint in various markets with live implementations in many countries.

In 2014, MadfoatCom launched the famous Electronic Bill Presentment & Payment (EBPP) Service under the supervision of the Central Bank of Jordan, and under the brand of eFAWATEERcom, which was designed to facilitate digital payments to various stakeholders contributing to the ecosystem including online banking, mobile wallets, and local and international credit cards.

Ultimately, MadfoatCom created a network of agents reaching almost every part of Jordan, to serve unbanked customers or those with a cash-favoring mindset, until the full adoption of digital payment channels; processing millions of payments of a value of tens of billions of dollars, while serving all industries and sectors to truly make a positive impact on the lives of Jordanians and the overall economy.

More than a technology provider, MadfoatCom is a full-service business partner handling all aspects of electronic billing and payment. MadfoatCom is committed to the continuous innovation and improvement of its products and services. ■

Products & Services



- eFAWATEERcom: Online, real-time bill presentment, and payment gateway.
- MadPay: Financial app that allows money transfers, deposits, and withdrawals.
- MadCard: Online shopping vouchers for most popular games and websites.
- MadfoatCom PSP/Agents: Electronic platform and comprehensive system that allows eFAWATEERcom agents to identify users, their balances and reports.
- MadfoatCom Card Issuing: Issuing service that allows creation of virtual cards with complete control.
- MadfoatCom Payment Gateway: Payment gateway offering Merchants an end-to-end payment solution for cards and other payment methods.
- Al Rank: Credit scoring system that collects the credit behavior of customers and reflects the economic value within the data.

Achievements

- 413+ Billers from the government and private sectors.
- 1297+ Services available.
- 84+ Million bills paid.
- 30+ Billion JOD paid.

Awards



Key Persons



Nasser Saleh
Founder & Executive
Chairman



Ala' AlSallal
CEO



Issam Ali
Chief Commercial
Officer



Luai Sawalha
Chief Financial Officer



Tareq Saleh
Chief Technology Officer



Raed Fariz
Chief Business Officer

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Middle East Payment Services (MEPS)



Facts & Figures

Establishment Year: 2009
Employees: 135

Services

Acquiring, Third-Party Processing, ATM Driving and Management, Security Solutions, Fraud Monitoring, Loyalty Solutions, E-Commerce, Prepaid Cards, Mobile Wallets, Dynamic Currency Conversion (DCC), Merchant Cash Advance, Soft POS, Instant Payments, ATM@POS, and Cliq.

Countries

Jordan, Palestine, Iraq.

Clients

Jordan: Jordan Ahli Bank, Jordan Kuwait Bank, The Housing Bank, Jordan Islamic Bank, Capital Bank, Bank of Jordan, Jordan Commercial Bank, Bank al Etihad, Al Rajhi Bank, Zain, Safwa Bank, Tamweelcom, Gate2Pay, Orange.
Palestine: TNB, Quds Bank, Palestine Islamic Bank, Egyptian Arab Land Bank.
Iraq: Commercial Bank of Iraq, National Bank of Iraq, Mousel Bank for Development & Investment, Ashur International Bank for Investment, Cihan Bank, Gulf Commercial Bank, Amwal, Trust Bank, Al Warka Bank, E-Gate, Trader Center.

Contact

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Middle East Payment Services (MEPS), founded in 2009, is a principal issuer and acquirer of Visa, Mastercard, and UnionPay, with presence in Jordan, Iraq, and Palestine.

The company offers financial institutions, merchants, and corporations a complete range of secure payment solutions in card issuance/hosting, payment processing, alternative payments, e-commerce acquiring, point-of-sale (POS) acquiring, merchants cash advance, ATM driving and management, and customized value-added services adhering to PCI Data Security Standards (PCI DSS). MEPS is owned by 10 Jordanian and regional banks.

MEPS holds a payment service provider (PSP) license from the Central Bank of Jordan (CBJ) to issue mobile wallets under the product name "MEPS National Wallet", which is an e-wallet platform operated through JoMoPay national switch. The MEPS National Wallet supports CBJ's efforts to advocate for the financial inclusion of the unbanked segment of the Jordanian population. MEPS is providing the MEPS National Wallet solution to multiple institutions in Jordan and has opened more than 240,000 mobile wallets in the past three years.

Given its adoption of cutting-edge secure technologies, MEPS is regarded as a trusted partner for financial institutions and other major international payment schemes. It seeks to meet the demands of different sectors, offering clients and end customers the latest technologies in the field of secure payment services.

MEPS certifications in point-of-sale (POS) management provide distinctive and secure services to merchants and cardholders through multiple payment acceptance methods such

as POS terminals, Smart POS and Soft POS.

MEPS is PCI Data Security Standard (PCI DSS)-certified, for the tenth consecutive year. MEPS's adherence to the stringent security standards had previously earned it a seat as a representative of the PCI Security Standards Council (PCI SSC) Board of Advisors.

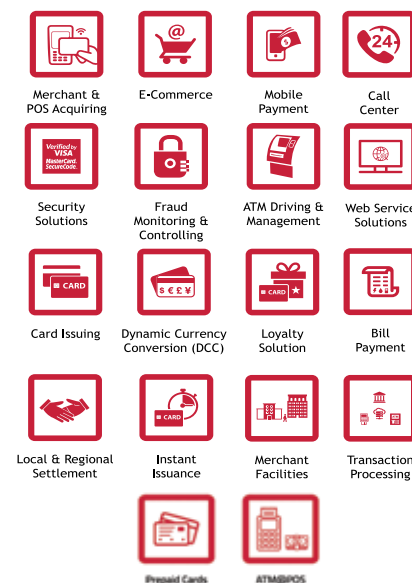
As the world inevitably becomes more cashless, outsourcing card and payment activities, as well as ATM management, to a trusted partner such as MEPS can enable banks, merchants, and other organizations to focus on their core business, maximizing profits and minimizing risks.

MEPS solutions are built on state-of-the-art technologies in the fields of international payment systems and payment data hosting. By leveraging tailored, centralized and modular services by MEPS, partners are able to offer their customers a full range of advanced electronic payment services.

In 2022, MEPS launched multiple disruptive products and services including MEPS Fast, Instant Payments and ATM@POS. MEPS Fast is a mobile application that allows merchants to accept payments through their personal smartphones. Instant Payments allows merchants to receive card-based sales on their POS immediately in their bank account. ATM@POS allows merchants to disburse cash to their clients.

Finally, and inspired by the comprehensive solutions the company possesses, MEPS launched its international expansion business, under the brand name of MEPS 360. ■

Services



Shareholders



Achievements in 2022

- #1 online payments acquirer
- 16,000+ POS Merchants
- 240,000+ mobile wallets opened
- 20,000+ POS terminals
- 8,000+ Smart POS terminals

MEPS Innovations



Board Members & Key Persons



Ali Abdel Jabbar
Chief Executive Officer



Amal Alsheikh
Head of Compliance



Raed Hashem
Head of IT



Laila Emsaytif
Head of Risk



Ahmed AlQawasmi
Chief Internal Audit

Facts & Figures

Establishment Year: 1991
Employees: 209

Products

- Financial Payments Solutions
- Acquiring Payments Solutions
- Retail Payments Solutions

Countries

Middle East & Africa. Regional offices in Egypt, Jordan, Saudi Arabia, United Arab Emirates, Kenya, Nigeria, Ghana, South Africa and Mauritius.

Network International Jordan is a part of Dubai-headquartered Network International, the leading enabler of digital commerce across the Middle East and Africa (MEA). Together they service more than 150,000 merchants and 200 financial institutions across 50+ countries, processing 16 million+ cards.

Network International Jordan combines extensive local knowledge and robust merchant, retail, hospitality and banking partnerships with market-leading payment technologies to help businesses and economies prosper by simplifying commerce and payments.

Globally, a significant shift is taking place as societies move away from cash-based economies to greater use of electronic payments, a trend that is emphasized in the emerging markets of Africa and the Middle East.

This trend offers significant opportunities for all stakeholders from banks, retailers and card associations through to the end consumer.

Network International Jordan is committed to remaining at the forefront of this revolution by creating a payments platform that drives card penetration and other payment types in these emerging markets.

It intends to play an instrumental role in helping Jordan's entire population gain access to affordable and efficient financial services.

Network International Jordan's parent company has been listed on the London Stock Exchange

since 2019. Over the years, the group has established a strong culture of ethical business practice, committing itself to the highest standards of compliance, governance, transparency and accountability. ■











Facts and Figures

- Servicing over 150,000 Merchants
- Supporting more than 200 Financial Institutions
- Footprint extending over 50 countries across the Middle East and Africa
- Total Processed Volume of USD 42bn+
- 980m+ transactions processed
- 16m+ cards hosted
- 1700+ workforce representing over 60 nationalities

Dept. Contact Info

Acquiring: merchantsupport-jo@network.global
Issuing: ClientSupport-Jo@network.global

Services Offered

 CARDS PROCUREMENT & PERSONALIZATION	 LOYALTY PROGRAMS
 ACQUIRING	 FRAUD & RISK MANAGEMENT
 DYNAMIC CURRENCY CONVERSION	 ATM END TO END SERVICES
 MULTILANE INTEGRATION SOLUTION	 ONLINE INSTALLMENT
 BILL PAYMENT & PRESENTMENT	 MOBILE PAYMENT

Supported by

Board Members & Key Persons



Nandan Mer
Group Chief Executive Officer



Amjad Al Sadeq
Chief Executive Officer/Regional Managing Director-Processing, Levant



Yazan Al Kharouf
Regional Managing Director – Acquiring, Jordan

Contact

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Facts & Figures

Establishment Year: 2019
(Petra Mobile Payment Service Company)
Employees: 36

Services

- Cash in/cash out through a wide network from Orange shops, Points of Sale, Partners and ATMs.
- Sending and receiving local and international money transfers instantly and easily.
- Refilling Orange Prepaid Lines and Paying Orange different Postpaid Bills.
- Paying all types of bills and utilities through eFAWATEERcom (more than 400 billers).
- Using Orange Money Visa companion card to make purchases at any local or international points of sale, shopping online or withdrawing money from any ATM around the world.
- Paying for goods in certain merchants directly through your Orange Money wallet QR payment.
- Using Orange Money wallet to transfer salaries to your employees.
- Buying electronic vouchers for gaming, shopping and gifts...etc

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Orange Jordan is a leading provider of integrated communication services, with a broad lineup of fixed, mobile, Internet data and solutions that meet both personal and business markets of an expanding base of around 3.2 million customers across the Kingdom.

In January 2020, Petra Mobile Payment Service Company, a subsidiary of Orange Jordan supported by Orange Jordan brand and Orange Group's expertise in mobile payments, launched Orange Money wallet to enhance financial inclusion and provide advanced, fast and reliable mobile payment services across Jordan, in line with the Central Bank's national financial inclusion strategy.

Orange Money provides a digital solution for subscribers of all local mobile networks to perform and manage a wide array of financial services and transactions, including payment of Orange different services' Postpaid bills, refilling Orange prepaid lines, in addition to eFAWATEERcom services, local and international money transfers, cash-in and out through Orange shops, authorized points of sale, partners and ATMs.

Orange Money also offers its customers a Visa companion card that is linked to the wallet to enable them to shop online or at point of sales locally and around the world. Orange Money ensures integrated mobile payment services that extend to payments using QR codes, direct payments to a network of approved merchants, and purchasing electronic vouchers such as iTunes, Google Play, Sony PlayStation, Xbox Live, Steam, and PUBG and many more.

Orange Money allows free, instant self-registration to grant all users an easy journey to open a wallet while at home.

Since its launch, Orange Money partnered with the Jordan Post, several exchange houses, the Housing Bank for Trade and Finance, and many other strategic partners all over the Kingdom.

According to official data, Orange Money mobile wallet is now number

one in terms of the number of open wallets exceeding 700,000 opened wallets. Orange Money is also top in the number of financial transactions performed, and therefore the largest of payment service providers (PSP) in the Kingdom. These figures were accomplished in just three years, as Orange Jordan continues to develop its services with a unique touch.

The volume of financial transactions made using Orange Money surpassed JD 1 billion for the year 2022 to cater to the growing demand for flexible solutions that save time, effort, and money. The mobile wallet maintains its leading position through added-value services that align with the users' needs and aspirations.

After three years of its launch, the demand by users from all networks for Orange Money became crystal clear, as Orange Money mobile wallet facilitated the safe, free and fast transfer of money in Jordan and provided services garnering the highest levels of customer satisfaction of all Orange Jordan's solutions. Market surveys show that 90% of users strongly recommend Orange Money to their family and friends.

Orange Money has driven the financial inclusion of women, who make up 30% of the total subscribers, while also making strides in supporting the enterprise and business sector to expand and pay salaries simply and efficiently, such as the transportation sector, as well as supporting national efforts by providing a practical digital solution to transfer money during the COVID pandemic.

As the world continues to adopt more digital financial solutions, Orange Money is expanding its services and offering safe and easy electronic payments that cater to the evolving lifestyles and needs of users all around the Kingdom.

Orange Money's slogan is "Safe, easy electronic payments that cater to evolving lifestyles". ■

Key Persons



Sami Smeirat
Chairman



Thierry Marigny
Vice Chairman



Hiba AlShareef
General Manager



Facts & Figures

Establishment Year: 2011
Employees: 50

Services

- Business Services: Corporate and Merchant Solutions, QR Payments, Distribution Network, Simplified Cash Collection, Bulk Payout.
- Customers Tailored Services: Online Registration (Easy, Fast and Secure), Managing Transactions, Card-less Cash in/ Cash Out, NFC Payments (MasterCard, Bracelets and Stickers), Online Shopping, E-Vouchers, Money Transfer, Recharge (purchase balance and top-up any prepaid or Internet line), Bill-Payments, Cards Control.

Zain Cash is a leading digital payment services provider in Jordan.

The company aims to make people's lives easier, by offering its state-of-the-art digital payment services.

The mission of Zain Cash is to build a more inclusive and cashless ecosystem by reshaping payment habits while offering the most convenient, secure, and simple financial services. Its vision is to become the Go-To fintech provider for 'anything digital financial services'.

The seamless payment solutions of Zain Cash are tailored for businesses too. Transferring employee salaries, handling per diem payments, and accepting payments from customers are made easier and safer. With Zain Cash, both individuals and businesses can conduct their day-to-day financial transactions instantly, securely, and cashless.

Ever since it was launched in 2011, and as part of Zain Jordan, Zain Cash continues to offer the most innovative, practical, and intuitive payment services that are designed for everyone.

Zain Cash's e-wallet is the ultimate solution for individuals to make instant and secure in-store and online payments, pay bills, purchase e-vouchers, receive funds, and much more.

The company is always on the lookout for the most innovative payment solutions to offer its customers an exceptional experience.

With CliQ, the instant payment features available on Zain Cash, money transfers are easier and faster than ever! It allows users to transfer and receive money to and from any user in Jordan, registered in the CliQ service. International remittances

can also be done instantly with Western Union and effortlessly with competitive exchange rates, through the Zain Cash wallet.

In addition to the standard Zain Cash prepaid card, which offers customers a variety of benefits, Zain Cash offers loyal customers the PRO card which opens the door to a whole new world of exclusive offers and discounts that are carefully crafted to match the unique interests and lifestyle of each customer. ■

Key Persons



Sultan Kashoura
CEO



Saddam Amayreh
CFO

Contact

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Facts & Figures

Establishment Year: 2015

Services

- Mobile application and portal for customers and business partners
- Smart Money disbursement solutions for corporates, NGOs, and government
- Money transfers
- Cash in/out services from wide agent network
- QR code standard for merchants and person transfers
- Online payment solutions for merchants
- eFAWATEERcom service
- Top-up and bill payment
- Merchant application
- Agent portal
- Debit, Bracelet and Virtual Mastercard
- Donations service
- Evouchers service
- imoPay (social chat/ video calls payments services)
- International Money Transfer
- UWallet eCommerce payment gateway

UWallet, the innovative payment service provider, is designed to enable users to manage their financial transactions through their mobile phones safely, efficiently, and rapidly via an innovative digital transaction platform. Through UWallet, individuals and corporates can make immediate payments, transfer funds, and make purchases easily and safely through advanced solutions that limit the need to deal with cash and reduce the risk of theft and loss.

In 2022, UWallet made significant strides in the ewallet industry in Jordan. The company partnered with imoPay and launched the service in Jordan, which was a remarkable achievement and showed UWallet's commitment to bringing new and innovative payment solutions to its market. Additionally, UWallet partnered with DuSave to provide UWallet customers with added value and additional discounts, which helped drive adoption and loyalty.

Another noteworthy service offered by UWallet is the IMT to IBAN service, which allows customers to receive their international payments directly to their wallet or bank account. UWallet has also introduced an eCommerce payment gateway, which allows customers to make electronic payments using an alias or phone number.

The UWallet consortium consists of Umniah, which holds 66% of shares, and six major Jordanian banks including Cairo Amman Bank, Bank of Jordan, Bank al Etihad, Arab Jordan Investment Bank, Jordan Ahli Bank, and the Housing Bank; in addition to Network International and the Microfund for Women.

UWallet, is a licensed payment service provider by the Central Bank of Jordan and operates under the National Mobile Payment Switch as AlHulool for Mobile Payments. ■

Contact

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Key Persons



Faisal Qamhiyah
Chairman



Dr. Ala'a Ensheiwat
CEO

Ahli Microfinance Company (AMC)



Facts & Figures

Establishment Year: 1999
Beneficiaries: 288,500
(90% of which are women)

Ahli Microfinance Company (AMC) is a wholly owned subsidiary company of Jordan Ahli Bank, established in July 1999, and is the first microfinance company in the private sector in Jordan.

AMC was established to offer credit facilities to micro and small businesses, supporting the march towards economic and social development in the whole Kingdom.

Till today, AMC has provided more than JD 241 million worth of loans with a total number of 288,500 clients through 27 branches.

AMC's mission is providing responsible and innovative financial and non-financial services to individuals to help and empower them to grow their own businesses and achieve a better quality of life.

AMC was awarded the first place prize, as a small to medium sized service provider, in King Abdullah II Award for Excellence for the Private Sector (KAAPS) in its 7th cycle. This award aims at enhancing the competitiveness of Jordanian businesses, by promoting quality awareness and performance excellence. ■

Key Persons



Dr. Ahmad Awad Al-Hussein
Chairman of the Board of Directors/
Head of the Directors Panel



Marwan Shahatit
General Manager



Dr. Abdulhakeem Al-Nsour
Deputy General Manager

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Microfund for Women (MFW)

MICROFUND FOR WOMEN
Empowering Every Ambitious Woman



Facts & Figures

Establishment year: 1996
Employees: 706+

Services

- Financial Services - Fund Yourself
- Financial Non-Credit Services - Protect Yourself
- Non-Financial Services - Protect and Develop Yourself
- Learning Academy - Develop Yourself

Countries

Jordan (12 governorates).

Microfund for Women (MFW) is Jordan's first and largest Non-For-Profit Private Shareholding Company. The organization is dedicated to empowering entrepreneurs, and women in particular, through an array of financial and non-financial services designed to support their businesses and livelihoods while helping them achieve financial inclusion. Founded in 1994, MFW was one of the first MFIs to be licensed by the Central Bank of Jordan, receiving its licensing in 2018.

MFW serves women and community members who demonstrate skill, motivation, and an outstanding entrepreneurial spirit, with special emphasis placed on supporting women who lack access to traditional financial institutions and their services. MFW's beneficiaries typically live in underserved and remote communities across Jordan. To reach as many beneficiaries as possible, the organization has established branches in communities throughout the Kingdom, and employs a team of loan officers who spend much of their time in the field understanding the needs of their beneficiaries and serving them efficiently.

MFW's strategic approach leverages technology in order to promote, develop, and advance its many needs-based products and services, with the goal of serving an ever-growing segment of the community. Being a beneficiary centric institution has led the organization to move beyond its core business of assisting individuals to fund their businesses and families, through establishing and expanding a Learning Academy, which is an umbrella to a wide range of customized non-financial services. The Learning Academy offerings include educational courses and e-learning programs

that help beneficiaries develop their skills. MFW also launched a specialized store called Souk Baladna to market beneficiaries' products and support their homes and small businesses. In addition, MFW offers a micro-insurance program to assist beneficiaries in protecting themselves and their families in times of sickness and emergency.

Microfund for Women (MFW) is also keen to further increase its impact by continuously targeting new segments of the population, including refugees and startups. ■

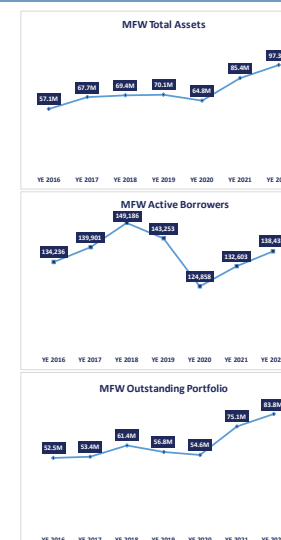
Certifications & Awards



Awards

- ISO:
- 2022 Quality Management System 9001:2015.
- Mahatma Award:
- 2020 social good in financial inclusion
- Sanabel:
- 2018 Excellence Award in Social Performance Management.
- 2016 Microfinance Information Exchange of Transparency Award.
- Grameen – Jameel:
- 2012 Innovation and Micro Insurance in the Arab World Award.
- 2011 Financial Sustainability.
- Mohammad Bin Rashid
- 2012 for Young Business Leaders as the Best Fund to Serve Women in the Arab World award.
- Women's World Bank
- 2013 Excellence Leadership Award.
- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)
- 2014 Financial Inclusion for Women Award.
- Planet Rating
- A rating in Financial Performance.
- 4 out of 5 rating in Social Performance.

Summarized Financial Results



Board Members & Key Persons



Ghiath Sukhtian
Chairman



Muna Sukhtian
Vice Chair



Lama Zawati
Chief Executive Officer



Waleed S. Abu Shirbi
Chief Operating Officer



Esam Al - Hindi
Chief Credit Officer



Aya Khairy
Senior Director - Marketing & Learning Academy



Khaled Abu Qura
Senior Director - Human Resources



Bdour AlHyari
Senior Director - Strategic Planning & Business Development



Issa Abu Mariam
Senior Director - IT & Fintech



Mahmoud Jarbou
Director - Risk



Tuhama Nabulsi
Director - Public Relation & External Communication

Contact

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National Microfinance Bank (Alwatani)



الوطني لتمويل المشاريع الصغيرة
NATIONAL MICROFINANCE BANK

Facts & Figures

Establishment Year: 2006
Employees: 491

Countries

Jordan.

National Microfinance Bank (NMB - Alwatani) is a Jordanian MFI registered as a private shareholding company and authorized by the Central Bank of Jordan to provide financial service for the targeted segments according to the best international practices in the microfinance industry.

The concept of NMB stems from His Royal Highness', Prince Talal bin Abdul-Aziz's initiative to establish banks for micro and small entrepreneurs throughout the Arab World. On the 27th of March, 2006, and under the patronage of Her Majesty Queen Rania and His Highness Prince Talal, NMB disbursed its first loans in parallel with the opening of three branches. Now, Alwatani provides its services to more than 91,000 active clients through a net of thirty-five branches all over the Kingdom.

Alwatani's vision is to be an organization that employs financial inclusion to provide optimal solutions to its clients towards a permanent improvement to their livelihood.

Since 2014, Alwatani started the process of digital transformation in its lending operations by providing credit officers with smart tablets (tablets) to facilitate the process of submitting loan applications during their field work to visit clients and their projects. This was in parallel with developing the loan system internally to facilitate and speed up the management of lending operations and credit approvals. Then, the development of a smartphone application to provide various electronic services to customers such as submitting loan applications, viewing the details of loans and payments, repaying loans and other e-services; which lead to launching the service of disbursing and repaying loans through e-wallets at the end of 2019.

To complement the project of digitizing the lending operations, Alwatani launched the service of disbursing and repaying loans through e-wallets in all its branches by the middle of 2020. The service that contributed to shortening the period of operations' completion and facilitating that the beneficiaries can obtain the service within less than 24 hours, noting that the shortest time taken to disburse the loan is about 5 hours. This service came in response to the need of beneficiaries and target groups in various regions of the Kingdom to access financial services and complete payment operations; specifically during the surrounding circumstances resulting from the Corona pandemic (COVID19).

By the end of 2022, Alwatani has disbursed more than 101K loans through e-wallets with an outstanding portfolio of approximately JD 91 million.

In the 3rd quarter of 2022, Alwatani launched its first digital branch using a digital services kiosk installed in the branch. This branch is also considered the first digital branch in Jordan among the microfinance sector. Through the digital services kiosk, beneficiaries complete the lending process in no time from applying for a loan, signing their contract, repaying the installments, and even requesting official letters such as clearance and indebtedness certificates; in addition to many other services all available for the beneficiaries 24/7.

Alwatani was recognized for its achievements in digital transformation with an Honorable Mention in Responsible Digital Innovator, for the second year in a row, by the International Finance Corporation (IFC) and the SME Finance Forum. ■

Awards

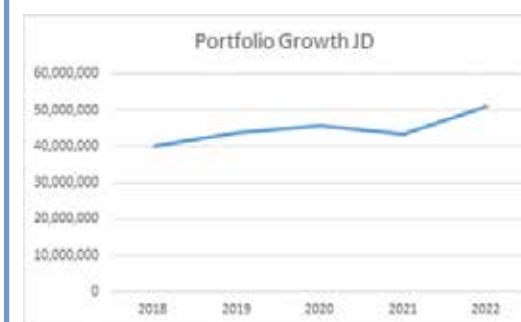


Honorable Mention in Responsible Innovator of The Year 2022

Figures

- JD Loans Disbursed since inception: 517,340,524
- Number of Loans Disbursed since inception: 632,681
- JD Outstanding Portfolio: 51,127,750
- Number of Active Clients: 91,196
- Number of Branches: 35
- Percentage of Women Clients: 56%
- Average Outstanding Loan Size (JD): 747

Summarized Financial Results



Key Persons



Sameh Al Mahariq
Chief Executive Officer



Rami Nasraween
AGM / Chief Operating Officer



Adam Quran
AGM / Chief Technology Officer



Ahmad Al Malalha
Chief Financial Officer



Mohammad Al Qadi
Legal Manager



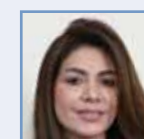
Imad Haylooz
Internal Audit Manager



Maen Tashtoush
Compliance Manager



Saif Al Khalili
Risk Manager



Rima Al Adham
Human Resources Manager



Bahaa Aldeen Da'na
SME Manager

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Tamweelcom (Jordan Microfinance Company)



Facts & Figures

Establishment Year: 1999
Employees: 500+

Services

- Retail Financing
- Micro Enterprise Financing
- Small Enterprise Financing
- Non-Financial services

Countries

Jordan governorates (Amman, Irbid, Al Balqa, Jerash, Al Zarqa, Tafleeh, Ajloun, Aqaba, Karak, Ma'daba, Ma'raq, Ma'an, Wadi Musa, Al Shobak).

Tamweelcom (Jordan Microfinance Company) started with JD 30,000, five employees, and one branch in 1999; with the purpose of elevating employment rates, fostering socioeconomic advancement and empowering low-income individuals within Jordan.

Today Tamweelcom, and after many milestones, has JD 63 million portfolio, serving more than 98,300 active clients and enterprises through over 500 employees spread across a network of 39 branches.

Tamweelcom caters to underserved income generating enterprises and financially excluded citizens through a diverse range of financial services for serving the retail sector to improve the living standards of the retail clients (individuals and groups) by financing education, medication, marriage costs, home improvements, vehicles licensing and maintenance, and energy efficient appliances; as well as the business sector by offering financial solutions for micro and small enterprises to support growth and business sustainability of MSEs which constitute the majority of enterprises in the Jordanian economy. Moreover, these financing solutions are supplemented with complementary products and services, such as digital financial services and non-financial services, and conducted within the context of the microfinance Universal Standards for Social Performance Management, including client protection principles and high customer service levels.

Tamweelcom has embarked on a digital transformation strategy focused on promoting the use of digital payment and transaction channels, such as E-Wallet and eFAWATEERcom bill payment to facilitate the loan disbursement process and loan repayment process,

in addition to Tamweelcom's mobile application which serves the company's existing and potential clients in line with their needs to obtain various services in a digital way that ensures benefiting from the services quickly, easily and safely.

As an effective and responsible financial institution, Tamweelcom provides non-financial services to empower, support and raise awareness for its beneficiaries and among the local communities, by organizing and conducting non-financial activities and initiatives such as, bazaars, free medical days, awareness sessions, and capacity building workshops. As a part of supporting its beneficiaries, Tamweelcom offers the "Aman" Service for its beneficiaries in the cases of death or disability. Nevertheless, Tamweelcom organizes a series of social responsibility activities and initiatives for the benefit of local communities in partnership with local organizations and institutions.

Tamweelcom operates in accordance with the international standards of global Microfinance Institutions (MFIs); following a practical and sustainable approach that drives the company forward through honesty, transparency and integrity. Tamweelcom's scope of work complies with the legal and regulatory framework of the Central Bank of Jordan.

Tamweelcom's approach and business model is continuously evolving to stay current, competitive, and committed to providing access to responsible finance that creates sustainable enterprises, job opportunities and improves the standards of living for the ordinary, unbanked and underbanked citizens in Jordan. ■

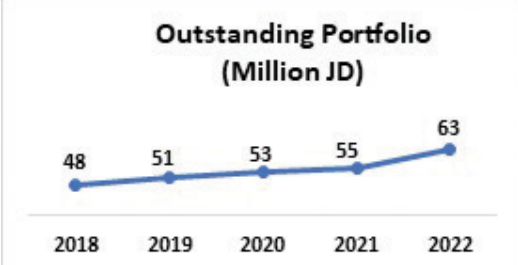
Figures

- Number of disbursed loans since Inception 1,062,850 loan
- Amount of disbursed loans since Inception 664,509,340 JD
- Number of beneficiaries since Inception 388,225 client
- Number of branches 39 Branch

Certificates & Awards



Summarized Financial Results



Key Persons



Bashar Arafah
Chairman



Hana Mitri
Vice – Chairman



Basem Khanfar
Chief Executive Officer



Issam Shnoudeh
Chief Business Officer



Nisreen AlSourani
HR & Organizational
Development Director



Amer Khalaf
ICT and Digital
Transformation Manager

Contact

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Facts & Figures

Establishment Year: 2017

Services

- FinTech Accelerator with up to \$200,000 in Seed Funding and startup support.
- Co-working space for incubating fintech entrepreneurs.
- Develop FinTech talent through various activities, events, and initiatives.
- Robotic Process Automation (RPA) solutions as a UiPath™ partner, developing RPA solutions to automate processes.
- CliQ Connector for integration of the CliQ instant payment service provided by JoPACC.

AHLI FINTECH is an independent financial innovation incubator, accelerator and venture studio, as well as a fintech investor and financial technologies software, hardware, and professional services provider. Its vision is to promote the fintech ecosystem and to establish Jordan as a regional hub for fintech innovation.

The company is fully licensed to create, co-create, license, sell and invest in fintech solutions. It is designed to develop FinTech talent through diverse activities and programs, including FinTech events, conferences, workshops, and training sessions.

AHLI FINTECH portfolio companies have succeeded in scaling their businesses and expanding into new markets, growing the size of their teams, and enhancing their solutions to enable exponential growth.

During 2022, the company invested in Fintech Galaxy, the first central bank licensed Open-Finance service provider in the region, licensed by Central Bank of Bahrain, as well as in Repzo, a sales and field-force management automation platform, and re-invested in InvoiceQ, an end-to-end e-invoicing platform, authorized by ZATCA in Saudi Arabia as an e-invoice service provider.

As a UiPath™ partner for the third year in a row, AHLI FINTECH worked with Ahli bank to develop Robotic Process Automation (RPA) solutions that automated over 30 processes for Jordan Ahli Bank, providing significant savings and process improvements. ■

Key Persons



Dr. Ahmad Alhussein
Chairman



Ghassan Muasher
CEO

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Facts & Figures

Establishment Year: 2017

Services

Support for Entrepreneurs, Finance Entrepreneurs and Angel Investors.

Countries

Jordan.

Since its establishment, Beyond Capital has focused on building a bridge between the entrepreneurial ecosystem and the investor community as it seeks to transform Jordan into a robust economic ecosystem and further drive employment and GDP Growth.

With seed funding from USAID, Beyond Capital allocates its efforts to increase the viability and scalability of qualified early-stage businesses by looking to improve their access to equity capital in order to cause a multiplier effect, as well as strengthening the technical expertise of angel investors and fund managers (finance entrepreneurs) by increasing exposure and financial resources for fund managers and by increasing the flow of capital by catalyzing early-stage investment activities in entrepreneurial knowledge-based startups.

Start-up Support is provided to companies who have been co-invested in by Beyond Capital.

The Fund Manager Support program focuses on strengthening fund manager capacity, through support programs and direct investments. The Ifada program was designed to empower fund managers from diverse backgrounds to unlock the access to finance challenges, design solutions and grow capability.

Furthermore, Beyond Capital identifies and selects impact funds with a local presence to help them gather momentum by providing seed capital and participating as an LP.

Throughout the years, Beyond Capital has established an active Angel Network created to fill the funding gap and to equip Angels with knowledge and skills needed to navigate the world of early-stage startups. Beyond Capital has also worked with individual 'Scouts' to source investment deals and opportunities that are backed by funding from Beyond Capital. ■

Key Persons



Tamer Al-Salah
Managing Director

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DASH Ventures Ltd.



Facts & Figures

Establishment Year: 2011
Employees: 4
Number of Branches: 3
Number of Customers: 26

Countries

Global.

DASH Ventures is an Amman-based venture capital firm operating at the forefront of MENA's rapidly transforming economic landscape and at the center of the region's entrepreneurship ecosystem.

DASH Ventures looks to invest in the best opportunities regardless of geography, but its desire to lend hands-on support means that it focuses primarily on the MENA region.

DASH is a private partnership of entrepreneurs and business experts that harnesses decades of experience building and backing successful regional and international companies. The company integrates its entrepreneurs into a global network that spans a variety of industries including technology, healthcare, financial services and government; delivering access to investors, acquirers, partners, and customers.

DASH Ventures employs a collaborative and highly interactive investment approach, working closely with its portfolio companies to minimize risk, develop strategies, and seize opportunities.

An unprecedented entrepreneurial shift is taking place in the Arab World. With a vast new wave of business opportunity and innovation on the way, DASH aims to equip talented, passionate, and ambitious entrepreneurial teams with value beyond capital to shape the future. ■

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Key Persons



Omar J. Sati
Managing Partner



Ali Al-Husry
Executive Director



H.E. Said Darwazah
Director

Innovative Startups and SMEs Fund (ISSF)



Facts & Figures

Establishment Year: 2017
Employees: 9

Services

- Investments:
 - Direct Investment in Jordanian Startups
 - Investment in Funds
- Programs (Deal flow):
 - Entrepreneurship Enablement & Development Program (EEDP)
 - Incubators and Accelerators Development Program (IADP)

Countries

Jordan.

The ISSF is a USD 98 million fund established in 2017 and registered in Jordan as a private shareholding company. The fund was established as a partnership between the Central Bank of Jordan, with USD 48 million investment, and USD 50 million from the World Bank.

The ISSF is committed to facilitating funding for Jordanian early-stage startups and SMEs through investments in venture capital funds as well as direct investment in startups.

The ISSF endeavors to foster a thriving and supportive entrepreneurial environment that enables promising local entrepreneurs to transform innovative projects into sustainable startups, generate jobs for Jordanian men and women, and prompt economic sectors that serve export markets by capitalizing on the creative and technical capabilities of entrepreneurs and management teams across Jordan.

For more information, please visit the website at www.issfjo.com ■

Key Persons



Mohammed Al-Muhtaseb
CEO



Mohammad Khalaf
CFO



Dina Toukan
Assistant Investments Manager

Investments

- Direct investments: 5.03 million dollars in 23 Jordanian startups
- Indirect Investments - Investment in Funds: 36.97 million dollars in 13 funds (China, US, Egypt, UAE, Kuwait, etc.) that attracted an additional 70 million dollars to Jordan.

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Alawneh Exchange

Facts & Figures

Establishment Year: 1966
Employees: 940
Branches: 40

Services

- Bank note import and export
- Currency Exchange
- Domestic Money Transfer
- Worldwide money transfer:
- B2B Payment
- Western Union Business solution
- P2P Payment
- Bills Payment
- Digital Payment

Countries

Jordan.

Since its establishment in 1966, Alawneh Exchange has taken pride in providing customers with the most practical, innovative and reliable currency exchange and money transfer service in Jordan and the region.

The mission of Alawneh Exchange is to erase boundaries between individuals, cities, countries and continents. This mission has been clearly manifested by the slogan "Closer to You".

Alawneh Exchange locally operates the widest network of branches, with 40 state-of-the-art branches covering all areas and cities around the Kingdom.

Internationally, Alawneh Exchange works with the most prominent partners and employs the latest technologies and e-channels to provide safe and efficient currency exchange and money transfer solutions in Jordan and around the world.

Customer service representatives at Alawneh Exchange are well trained, serving more than 750K loyal customers, motivated by the continuous search for ever higher standards to reward customers with value, honesty and peace of mind.

Alawneh Exchange consistently delivers on its promises to customers, by valuing creative, original and progressive thinking in business solutions. The company empowers its employees through teamwork and a culture of encouragement, support and self-improvement.

Alawneh Exchange's core system is integrated with 90% of its partners/ agents abroad and a call center equipped with the latest technology that has a structured customer

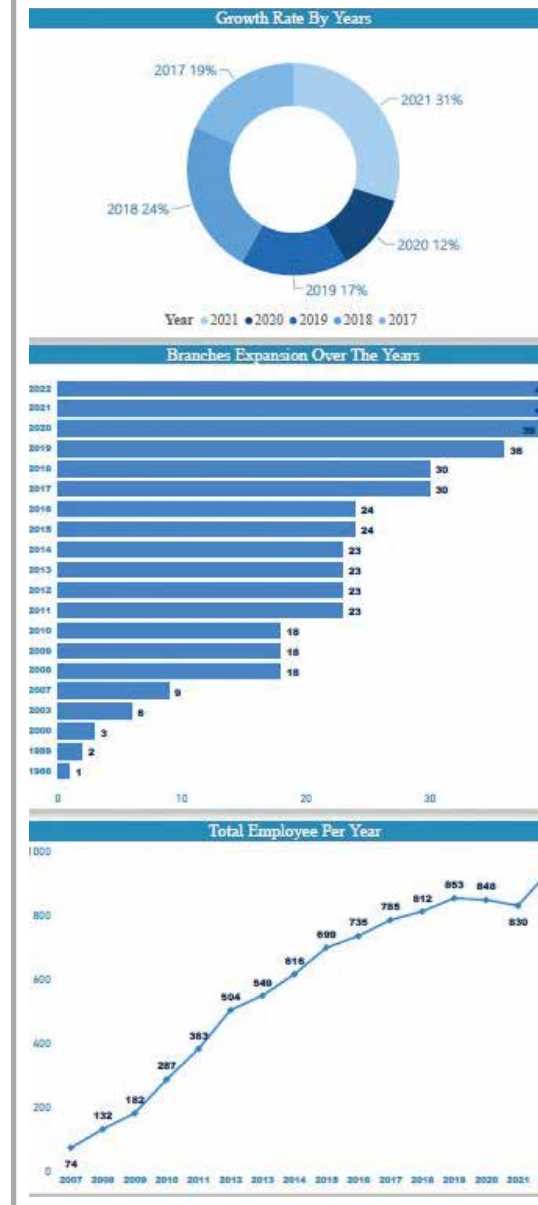
feedback process. Alawneh Exchange has 120+ correspondent banks and agents outside and inside Jordan. This core system enables Alawneh Exchange to integrate with other systems in easy and simple steps through standard API technology.

Alawneh Exchange is a major currency exchange dealer in Jordan, exporting and importing all major currencies at very competitive rates.

Alawneh Exchange is a member of SWIFT (ALELJOM) since 2010, serving Bank-to-Bank payments through its correspondent bank, instant P2P payments through the largest MTO's and agents and as a Western Union – Business Solution provider since 2019.

Alawneh Exchange is committed to combating money laundering, fraud and terrorist financing. Its policy is based on compliance with the instructions of the Central Bank of Jordan and the recommendations of the Financial Action Task Force on Money Laundering (FATF), with regard to methods based on principles of risk reduction in order to mitigate the potential risks of misuse of the company's products and services by criminals. Alawneh Exchange is well known for its role in working with all sectors and regulatory bodies to stop money laundering, terrorist financing, and fraud. Therefore, all transactions are monitored. Any suspicious transactions are handled according to international standards. ■

Summarized Financial Results



Board Members & Key Persons



Ayman Alawneh
General Manager



Assad Alawneh
Deputy General Manager



Sameh Abbas
Chief Operation Officer



Saif Alawneh
Development Manager



Majeda Alzubidi
Operation Manager



Zaid Al-Khatib
Head of Retail



Mohamd AL-Nadi
Head Of Treasury

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Contact Center:
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Jordan UAE Exchange

Facts & Figures

Establishment Year: 2009
Employees: 100
Branches: 10

Services

- Currency exchange
- Money Transfer (B2B) – (C2C)
- Worldwide money transfer
- Corporate business
- Bill Payment
- Mobile Wallet

Countries

Jordan.

Jordan UAE Exchange LLC was established in 2009, and has been licensed by the Central Bank of Jordan and recognized as an 'A Grade' exchange house.

Jordan UAE Exchange has already reached Amman and Irbid as part of its objective to cover the entire Kingdom of Jordan, and anticipates reaching more locations in the near future.

To fulfill its customer's needs, Jordan UAE Exchange currently has over 100 dedicated employees operating across 10 locations. The team desires the ability to cooperate, to pursue a unified vision and the capacity to align individual success with organizational objectives.

Jordan UAE Exchange offers fair prices for currency exchange services and a variety of reliable money transfer solutions, allowing you to send and receive money to just about any country in the world, in order to satisfy the needs both for businesses and individuals

There is always more that Jordan UAE Exchange can do, yet it is honored by the progress made and grateful to its team and the partnerships it has built. Jordan UAE Exchange will continue to build and seek ways to remain current with all innovations, with the aim of providing the notion of "Best of The Best" regarding advances and products to its loyal customers.

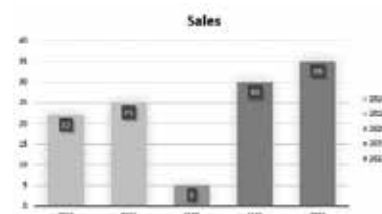
Jordan UAE Exchange has branches in Amman located at Queen Rania Al Abdullah Street (Head office), Jabal Al Hussain, Al Hashmi, Tabarbour, Al Rabia, Mecca Mall, Dahyet Al Yasmeen and Al Tajamouat Industrial City (Sahab). Also, there are two branches in Irbid at Al Hassan Industrial City and Al Hassan Industrial City 2. ■

Key Persons



Younes Fraij
General Manager

Summarized Financial Results



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Musharbash Exchange

Facts & Figures

Establishment Year: 1940
Employees: 300+

Counties

Jordan.

Services

- Imports and export bank note and metals
- Currency Exchange
- Main agent for Western Union and Business Solutions
- YesXpress Money Transfer (local and international)
- Member of SWIFT with BIC Code (MUEOJOAM)
- B2B Payments
- P2P Payments
- E-payments services
 - Digital Wallets
 - Bill payments

Musharbash Exchange L.L.C is one of the first pioneers in the Jordanian money exchange and financial services industry, with a success story full of achievements and accomplishments since 1940. It is the first company licensed by the Central Bank of Jordan with license No. (1).

Musharbash Exchange L.L.C is one of the leading companies in the local and international markets, providing its customers with distinctive services in all fields of currency exchange, import and export of banknotes and metals and money transfer services in Jordan and worldwide, in addition to wire bank transfers to all banks in the world with the highest specifications and standards and the latest ways to provide its customers with the best services safely, easily and quickly at the best prices in line with all financial and banking requirements.

Musharbash Exchange L.L.C also provides all electronic services such as paying bills and E-Wallets through all branches, spread throughout the Kingdom, and through the largest network of agents spread locally and internationally. This has preserved the company's credibility over the years from the outstanding experience and the quality of services provided to clients, including individuals and corporates, which has earned Musharbash Exchange L.L.C a large client base based on high confidence.

YesXpress is the first leading and certified cross-border and payments system in Jordan launched in 2019, owned by Musharbash Exchange L.L.C and licensed by the Central Bank of Jordan. YesXpress is considered to be the biggest pay-out network in Jordan, with more than 160 locations including Musharbash Exchange branches and also many international agents; preserving the company's credibility over the 82 years of experience and quality of services provided to clients. ■

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Key Persons



Naim Musharbash
GM / Partner



Ziad Musharbash
CEO / Partner



Iyad Musharbash
CAO / Partner

Services



Zamzam Exchange



Facts & Figures

Establishment Year: 1968
Employees: 100+

Services

- Foreign currency exchange
- Foreign checks
- Electronic transfer as a sub agent
- Electronic transfer as an agent
- Dealing precious metals
- Importing and exporting currencies
- Electronic wallets
- Bank transfers
- Zamzam wallets
- Zamzam application
- Zamzam Mastercard

Zamzam Exchange is a Jordanian company founded in 1968 and operating under the laws, legislation and instructions of the Central Bank of Jordan. It is categorized as Class (A), according to the foreign exchangers licensing system for the year 2021. Zamzam Exchange was established with a decades-old culture among Jordanian exchangers based on trust, credibility, accuracy, speed, honesty and commitment.

Zamzam Exchange is an extension of the long, deep-rooted history of the Al Maghaireh family in the currency business. The company was founded in Irbid by the late Saleem Meqbel Al Maghaireh, one of the leading figures in the exchange business and a partner with his brothers in Zamzam Exchange that was associated with the family since the 1950s. What distinguishes Zamzam Exchange is that it keeps up and adapts with the expanding market and technological advances, in order to handle all needs and demands of the market and to provide the fastest and most accurate service to the public.

Zamzam Exchange evolved and flourished, gaining the confidence and satisfaction of customers in Jordan, expanding to 24 branches and becoming a major agent for several electronic transfer services. It has become one of the most important exchange companies in Jordan and able to compete with local and international financial institutions.

The Aysar system, which is property of Zamzam Exchange, is a digital system for speed remittance. It is used for internal and external transfers, withdrawal movements and cash deposits. The Aysar system is integrated with accounting and financial systems, instant transfer systems and E-wallets at Zamzam company and its agents. The system saves a great deal of time and effort as it is linked with the customer database to enter periodic customer data automatically and can send and receive remittances instantly. Zamzam Exchange has more than 150 local agents working all over the country, using the Aysar. Also 56 exchange companies working as an international agent in several Arab countries are using the Aysar.

Zamzam Exchange achieved more than 71% growth in customers numbers and more than 78% increase in sales, by annually improving its working methods and by playing a major role in employing Jordanians. ■

Key Persons



Meqbel Maghaireh
General Manager

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Gate to Pay



Facts & Figures

Establishment Year: 2014
Employees: 80+

Services

- Corporate Payment Solutions
- Mobile Wallets
- Prepaid Cards

Established in 2014, Gate to Pay is a Jordanian FinTech company specialized in offering tailored payment solutions.

Gate to Pay is committed to delivering fully-fledged solutions, enabling partners with the latest technologies, and facilitating instant digital payments across the globe.

Under the license of the Central Bank of Jordan, and through principal memberships with global schemes including Mastercard, Visa, and Union Pay International; Gate to Pay serves a wide client base across several sectors. Through its Corporate Cash Management Solutions, Gate to Pay aims to empower entities and businesses from all sizes to better monitor and control all financial transactions; whilst enabling instant, cashless, and paperless transactions.

Gate to Pay offers a range of retail products through online channels, including mobile wallets and prepaid cards. It also operates in the mobile wallet domain on the local JoMoPay switch, through its sub brand "Gadha". ■

Key Persons



H.E. Dr. Marwan Awad
Chairman



Dr. Malek Kabajah
Co-founder/ CEO



Maha AlSaid
General Manager

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Services

- Enterprise Application Services
- Next Generation Infrastructure
- Industry Software Solutions

Countries Served

Jordan, United Arab Emirates, Iraq, Saudi Arabia, Egypt, Morocco, Sudan and the rest of MENA region.

Optimiza is a leading regional platform for digital transformation and systems integration, helping clients achieve operational excellence and profitability. With over 40 years of experience and a team of over 400 experts, Optimiza provides innovative consulting, business, and technology solutions to meet your needs. Optimiza's cutting-edge solutions for the banking and insurance sectors include Aman, IDC-17, AML, AML Connect, FDI-9, and OSS - all designed to automate operations, ensure compliance, and enhance your digital transformation journey.

Aman is an insurance management system that streamlines operations and supports digital transformation with dynamic portals, mobile apps, and BI tools.

IDC-17 is an industry-leading insurance data calculation system based on IFRS-17 standards.

AML is an anti-money laundering system that automates policy and regulation compliance by detecting and reporting suspicious transactions.

AML Connect is an anti-money laundering middleware that ensures compliance with goAML UNODC requirements.

FDI-9 is a financial data instruments system that calculates the probability of default for Expected Credit Loss provisioning in adherence to IFRS 9 principles.

OSS is an offsite supervision system and electronic files generator designed for compliance and governance according to Central Bank of Jordan requirements. ■

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BMB



Services

Digital Banking, Open Banking, eKYC, Integration & Automation, Cloud, Metaverse & Enterprise DataLakes

Partnerships

Laserfiche, Creatio, Software AG, RPA(UiPath), AML (DataRobot), Snowflake, Denodo, Incorta, HP

Countries

France, Spain, UAE, Egypt, KSA, Jordan, Lebanon, Iraq, Algeria

Technology has always been the driving force behind BMB for more than 25 years. Today BMB is a leader in the world of Information and Communication Technology, serving more than 3,000 industry leading customers across all verticals.

BMB is a full solution provider and a global advisor working with top rated technology partners to empower businesses and organizations, through the finest quality of custom-made IT solutions.

BMB's technologies and services include IoT, Automated Machine Learning, Cloud solutions, Optical Networks, Big Data and Advanced Analytics, Metaverse, Virtual & Augmented Reality, Cyber Security, Collaboration, AI, Business Intelligence, Fintech, Customer Relationship Management, Enterprise Networking, Data Center, Enterprise Content Management, Business Process Management, Enterprise Mobility Solutions, Sales Force Automation, Warehouse Management & Field Service and Managed & Professional services.

BMB has 17 offices covering the Middle East, North Africa and Europe. More than 400 industry-experts work relentlessly to put customers at the center of their technology journey. ■

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Bayanat



Services and Solutions

- Digital Services & Omnichannel Banking
- Digital Payments
- KYC
- Digital Onboarding
- Hashed Code (QR)
- Banking 360
- SME Banking (Bayanat Embrace)
- Human Capital Management (HCM)
- Financials, Projects, and Procurement Management
- Integration and Orchestration Solutions
- Business Process Automation
- Cloud Adoption
- Consulting Services
- Managed Services

Markets

Middle East and Africa.

Customers

Central Bank of Jordan, Arab Bank, International Islamic Arab Bank, Cairo Amman Bank, Jordan Commercial Bank, Housing Bank, Arab Jordan Investment Bank, Bank of Jordan, Ahli Bank, Jordan Islamic Bank, Bank Al-EtiHAD, APICORP, Tadawul, MIS-KSA, JoPACC, Deloitte, Al Jazeera Capital.

Bayanat is a leading Digital Transformation Enabler and IT Business Solutions provider for a wide range of clients in the MEA Region, with focus on the Financial Sector, including Retail and Commercial Banks, Central Banks and Payment Service Providers.

Bayanat understands that Digital Transformation is all about Business Enablement, through optimized processes, engaged employees, compliance, greater agility, innovative services and customer-centric products. It all comes down to leveraging resources and business insight to drive value in the most secure, reliable and effective manner.

With eyes on the Financial Sector, Bayanat has developed a thorough understanding of the industry's business needs and challenges, as well as the rising opportunities for growth and success.

Leveraging a great deal of expertise and insight, Bayanat helps its customers design, build and execute their Smart Digital Transformation Roadmaps to accomplish their goals quickly and accurately through a set of innovative, insightful and fully integrated FinTech solutions that promote security, compliance and business agility.

The Bayanat portfolio for the Financial Sector includes Digital Services and Omnichannel Banking, Digital Payments, Cloud Adoption, KYC, Digital Onboarding and Hashed Code (QR) Solutions.

In addition, Bayanat offers its 'Crown Jewel', which is Bayanat Embrace. It is a vertical, out-of-the-box, 360 Customer Experience Solution that is uniquely designed and developed for SME and Corporate Banking. Bayanat Embrace is an enriched, well-orchestrated platform that streamlines and integrates CX processes with other banking solutions, offering secure, omnichannel digital banking services within a more intelligent business environment.

Bayanat also provides its clients with pre-packaged Consulting and Managed Services to optimize their IT investments and apply quick fixes to operational and technology challenges through reliable, simplified assessments, pre-tested enhancement procedures, solution extensions and aligned employee proficiency enrichment programs.

With Bayanat professional service models, innovative solutions and cutting-edge technologies; organizations are swiftly transforming to their most robust business forms to meet the ever changing market expectations, regulations and policies that govern their daily operations and sculpt the shape of their success. ■

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Partners / Products

ORACLE
Cloud

cma

IDWise

CR2
DIGITAL BANKING & PAYMENTS
PLATFORM

crossconcept

CRIF Information Technology Solutions LLC.



Services

- Retail credit worthiness management
- Psychometric/ alternative Scoring (MSMEs)
- Open Banking
- ESG scoring
- Origination, Scoring & Decisioning Systems
- Early Warning and Next Best Offering
- Business Information reporting

CRIF ITS is one of CRIF Global Companies, established in Bologna (Italy). CRIF supports banks and financial institutions in more than 50 countries.

CRIF ITS is also specialized in reporting solutions for data driven decisions for B2B domestic and international commercial relationships including NewsFeed, SkyMinder report and Business Information report.

NewsFeed is an archiving platform which is based on collecting, classifying and archiving announcements published in daily newspapers and the Official Gazette, with proactive alert features. SkyMinder report collects information from leading local providers of business information and delivers it to you in a globally consistent layout; giving you direct access to the best credit information on any existing company around the world, covering more than 230 countries and jurisdictions.

Business Information report is a comprehensive profile of a company including history of business, ownership details, operational, HR and financial information, credit rating of the company or any other available score. It also includes information on special events such as mergers, sanctions, bankruptcy and business moves. ■

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Solutions



Eastnets



Solutions

SafeWatch Screening,
SafeWatch AML, SafeWatch
KYC, PaymentSafe,
PaymentGuard, Swift Hosting.

Partnerships

Dow Jones, Refinitiv, PWC,
World Economic Forum, INATBA
- International Association
for Trusted Blockchain
Applications.

Markets

UAE, KSA, Qatar, Kuwait, Bahrain,
Oman, Jordan, Palestine, Egypt,
Belgium, UK, Luxembourg,
France, Spain, USA.

Eastnets is a global provider of compliance and payment solutions for the financial services sector. The company's experience and expertise help ensure trust at 800 financial institutions across the world, including 11 of the top 50 banks.

For more than thirty-five years, Eastnets has worked to keep the world safe and secure from financial crime by helping its partners manage risk through screening, monitoring, analysis, and reporting, plus state-of-the-art consultancy, and customer support.

As specialists in end-to-end payment systems, Eastnets turns payment challenges into opportunities, helping financial Institutions operate more efficiently and cost-effectively. That includes more than 270 corporate and financial institutions that rely on Eastnets for outsourced SWIFT connectivity and compliance software solutions.

Eastnets uses its global knowledge to deliver the agile technology that its diverse customers need to stay safe, secure, and compliant – doing its part in making the world a safer, more trustworthy place. ■

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Echo Technology



Services

- Mobile and web applications services
- Digital transformation services
- Cloud services
- Consultations Services
- Outsourcing

Major Customers

Central Bank of Jordan,
Association of Banks in Jordan,
Crif Jordan, JOPACC, Ministry of
Finance
Audit Bureau, Jordan Securities
Commission, Income and Sales
Tax Department, Securities
Depository Center, AlDaman
for Investment Company

Echo Technology was founded in Jordan in 2008 and has since expanded throughout the Middle East & North Africa (MENA) region.

Echo Technology is specialized in providing trusted solutions for various industries, with a particular focus on the financial sector.

Echo believes that trust is essential for the success of this sector and works to provide reliable services that meet the needs of its clients.

The company has gained a reputation for excellence in its field and has become a trusted partner for many businesses throughout the region. ■

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Estarta



Services

- Business Process Outsourcing
- Managed Services
- IT Outsourcing
- System Integration

Clients

Central Bank of Jordan, Arab
National Bank.

Offices

EMEA.

Estarta Solutions, headquartered in Amman, Jordan, and operating in 8 countries in the Middle East and Europe, is specialized in delivering Information Technology-focused front and back-office & System Integration services.

Estarta excels in hiring, developing and managing high-value talent, delivering a quality driven customer experience.

Financial service offerings, Estarta focuses on reducing time to market for integrating Bill Payment and Presentment services through Accelerators including: Accelerator for SADAD (Saudi Arabia) and Accelerator for eFawateercom (Jordan). ■

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Partnerships



FACT (Future Applied Computer Technology)



Services

- Consultancy and Training
- Banking Solutions
- Insurance Solutions
- Mobile Applications
- Internet Banking
- KIOSK (Self Service)
- Educational Platforms
- Human Resource Solutions
- Real Estate
- Custody Management
- Virtual General Assembly Meeting

Clients

Jordan Islamic Bank, The Islamic Insurance Co., Al-Samaha Company, Ministry of Islamic Awqaf Trust Affairs.

FACT (Future Applied Computer Technology) is a world class provider of turnkey and customized solutions in Islamic Banking Systems, Islamic General Insurance (TAKAFUL) and Medical Care (Third Party Administration-TPA).

Since 1998, FACT expanded its operation in the MENA region and successfully completed projects and consultancy services in countries such as Kuwait, UAE, Libya, Egypt, Sudan, Iraq, Palestine and Jordan.

FACT knows very well how the digital transformation journey starts and ends, through different channels and applications. ■

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Main Partners



General Computers & Electronics Co. (GCE)



Services

Digital Business Solutions, Digital infrastructure, Professional Outsourcing Services, Cyber Security & Networking Services, Printing Solutions, Geo Spatial Solutions & Professional Training.

Countries Served

Jordan.

Since 1985, General Computers & Electronics Co. (GCE) started its operations as the first IBM partner in the region, as a proud Jordanian-registered and owned company headquartered in Amman and as a member of GCE Group.

With more than 35 years of experience and 150+ professional employees, GCE has a diverse portfolio of IT goods and services; with operations covering a wide spectrum of local market needs, and became a leader in the IT market in Jordan. GCE offerings are in the categories of IT infrastructure, digital business solutions, Cloud Computing, Artificial Intelligence, Geospatial Services, Learning Solutions and Outsourced Operations.

The secret of GCE's success is its partnerships, customers, employees and vision. GCE takes pride in its strong partnerships with the world's leading IT companies that translates into a top niche portfolio that continues to expand. The customer partnerships are built on an understanding of business needs and translating them into actionable technologies. GCE's commitment to this wide scope has meant that it nourishes extensive functional and business expertise to almost every sector in the market. ■

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Main Partners



Jordan Business Systems (JBS)



Services

- Business Transformation solutions for banking
- Analytics & AI
- Integration & Automation
- Self Service Solutions (Smart ATM's & Kiosks, Online and Mobile services)
- Infrastructure & Data Center Solutions
- End-to-End security solutions

Countries

Jordan and Palestine.

Clients

Financial institutions including banks and insurance companies in Jordan and Palestine.

The roots of JBS come from a partnership with some of the world's most renowned and respected names in the IT industry.

As a Business Partner of IBM, Cisco, Diebold Nixdorf and Lenovo in Jordan and Palestine, JBS was formed in April 2005 as a continuation of more than 20 years of ICT operations to meet the emerging demands of economies for development.

JBS is part of mds System Integration Group, with over 3000 professionals, representing over 50 of the world's leading IT suppliers, along with a solid 50-year track record of performance and reliability. The mds SI is an international organization of over 170 companies across the emerging markets of Europe, the Middle East and Africa.

JBS growth and diversification has been backed up by constant exploration for solutions to the challenges of local and regional clients in line with industrial transformation best practices. JBS has established a solid foundation of success and continues to build on that groundwork. As JBS continues to grow, it remains committed to providing innovative IT solutions to contribute to the economic growth of Jordan and the region.

In today's age of increasing demand for business transformation in financial institutions, JBS and mds SI Group have built complete innovation solutions to assist banks in their business transformation journey that provides the agility and platform to offer their customers' Omni-Channel and self-services solutions. ■

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Partnerships



Jordan Data Systems (JDS)



Services

Professional and Consulting Services, Design and System Integration, ICT Solutions, Hardware and Software Services, Infrastructure Services, Cloud and Managed Services, Business Intelligence, Big Data, Advanced Analytics, Robotic Process Automation, Enterprise IT Infrastructure (Servers, Storage & Network Cyber Security), Site Preparation, Generators, Rental Business, Total Facility Management (TFM), Industrial Solution, Off Grid Hybrid Solution. Hospitality Solutions (Complete Food & Beverage IT Offering & Complete Hotel IT offering), Total ELV Offering and many more.

Countries

Jordan, Iraq and Palestine.

Clients

Jordan Armed Forces, Public Security Directorate, The Central Bank of Jordan, The Arab Bank, The Housing Bank of Trade & Finance, Cairo Amman Bank, Jordan Investment & Finance Bank, Arab Islamic Bank, Jordan Kuwait Bank, Bank of Jordan, Commercial Bank, Union Bank, Bank Audi, Blom Bank, SGBJ, Safwa Bank, (5,4,3) Stars hotels (Jordan, Iraq and Palestine), all types of restaurants, Jordan Electricity Power Co., Orange, ZAIN, Umniah, VTel, Globitel, United Nations, Educational Sector (Universities, Institutes and Schools), Governmental Ministries and Institutions, Aramex, Royal Jordanian and many more.

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Founded in 1981, Jordan Data Systems (JDS) specializes in providing turnkey IT solutions for various market sectors and has kept up the pace of growth and development with growing revenue and interesting new projects.

JDS offers complete ICT integrated solutions options such as Consultation and Design, Total ICT Solutions, Hardware and Software, System Integration, Data Center Facilities Design & Infrastructure Engineering, Site Preparation, Networking and Cabling, Hospitality Solutions and many more

The JDS major divisions include Site & Power, Information Computer Technology and Communications and Hospitality Division that satisfies the ever-growing demand from the Hospitality and ICT marketplace.

Jordan Data Systems (JDS) has established a strong professional staff of over 50 employees with a reputable record in the Information and Communication Industry. JDS has provided its services to a customer base of over 500 enterprises and fulfilled over 100 large turnkey projects.

With offices in Palestine and Iraq, JDS offers complete turnkey systems including Design, Project Management, Equipment Supply, System installation, Programming, Commissioning and After Sales services and support.

JDS is proud to be part of the Midis Group, with more than 4500 professionals; 50 world leading IT brands and suppliers; and 30 years of uninterrupted growth. The Midis Group is an International organization consisting of over 150 companies across the emerging markets of the Middle East, Europe and Africa. The group is known for its advanced offering of ICT services, distribution, system integration, software and hardware products along with Data Center consultancy, infrastructure and standby power solutions. Midis Group affiliates operate as partners in focused profit centers backed by the group's financial strength.

JDS emphasis on service, innovative technology and complete end-to-end solutions provides its customers with trusted and loyal ICT partnership, giving their business the edge needed to compete in the marketplace. JDS looks forward to another 40 years of success. ■

JDS in Numbers

- 20+ Brands Represented
- 42+ Years
- 100+ Turnkey Projects
- 500+ Satisfied Customers

Main Products



Menaitech



Services

HR solutions.

Countries

MENA Region.

Catering to over 3,500 clients with more than 2 million users around the MENA region, Menaitech specializes in providing cloud-based HR management solutions and services. Balancing a sophisticated HR system with affordable prices, Menaitech developed its automated HR system that reduces manual work while increasing productivity and profit.

MenaHR® is a comprehensive HRMS that digitizes HR functions and streamlines communication as well as data collection and analysis, leading to increased efficiency. The talent management Curio® component of MenaHR is a solution that manages employee career development from hire-to-retire. MenaPAY® is a localized payroll and personnel management solution that automates payroll calculations, while complying with labor laws and organization policies per country. MenaME® is a powerful self-service portal that allows employees to submit requests for overtime and leaves, interact with their managers, run financial claims, and more, while managers can view requests in real time, run analysis reports, and determine the actions they need to take.

The MenaME-Plus+® mobile app provides a channel for manager and employee collaboration and communication. Mena360® is an assessment and evaluation solution that helps recognize employees' strengths and identify areas for improvement. MenaExplorer® is a multidimensional analytics platform that gives you a birds-eye-view of your organization, empowering your team to analyze data and enhance performance. MenaTA® is the time and attendance solution equipped with geolocation that ensures accurate punching in and out, viewing of attendance history, and analyzing employee performance. ■

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Neogenesis Technical Solutions



Services

Networking, Security compliance, Consultation, Data Analytics, Robotics and Machine learning

Partnerships

HPE – Aruba, Fortinet, VMware NSX, ANTLabs, , Alteryx, Ulpah, Fidelis, Arbor, FireMon, Forcepoint, Ivanti and Thycotic

Countries

Jordan and Saudi Arabia.

The digital world will not wait for slow, incumbent development processes, technologies and applications to deliver change. NeoGenesis works as a digital transformation enabler, by exploiting and delivering the main competencies it has which are Connectivity, Security, Data Analytics and Machine learning.

As one of the fastest growing solutions providers in the region, NeoGenesis rides on the edge of the digital transformation wave, targeting niche markets with its cutting edge solutions, securing a dramatic growth with the world's most reputable players.

NeoGenesis core values of expertise, excellence and entrepreneurship are designed to provide a customer centric approach and to ensure smooth and FAST transformation from their current state into a more mature IT arena.

Building end-to-end digital flows requires the organizations to 'mesh' their internal systems with people, systems and things that exist beyond the bounds of the organization. The technology infrastructure must therefore connect the whole digital landscape, making on-demand resources an integral component of end-to-end business operations. ■

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Main Products



Pio-Tech – Pioneers Information Technologies



Platforms & services

- Bank-BI® Enterprise Data Warehouse Platform
- Bank-BPM® Business Process Management Platform
- Bank- CEP® Customer Engagement Platform
- Machine Learning (ML) & Artificial Intelligence (AI)
- Robotics & Business Process Automation (RPA)
- Advanced Cloud Analytics Design & Development
- Business Intelligence Design & Development

Markets

Levant, GCC, North, and East Africa.

Pio-Tech is a leading company specializing in developing innovative and comprehensive digital transformation solutions that serve the banking sector. Using the most advanced technologies, Pio-Tech builds solutions that align with the latest banking practices.

Over the years, Pio-Tech has significantly contributed to optimizing various internal operations, improving strategic decision-making efficiency and leading to business growth for more than 160 clients in the banking sector across 21 countries.

Pio-Tech offers a wide range of business solutions that helps the financial sector in its digital transformation journey in the domain of Finance, Credit, Lending, Compliance, Risk, and much more.

Pio-Tech's solutions can be deployed on well-known cloud environments, including Oracle Cloud, Microsoft, and Amazon Web Services (AWS). These solutions are available as SaaS instances. ■

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Partnerships



PROCESS&SMITH



Services

- Digital Transformation
- Software Development
- Technology and Project Management Consulting Services
- E-Learning Virtual Platform

Countries

Jordan, Saudi Arabia, Iraq, Kuwait, Qatar, Egypt

Clients

Arab Bank, Jordan Kuwait Bank, Capital Bank of Jordan, Housing Bank, Jordan Ahli Bank, Islamic International Arab Bank, Bank of Jordan, Safwa Islamic Bank, Invest Bank, Egyptian Arab Land Bank, Al Rajhi Bank, Cairo Amman Bank and many others.

PROCESS&SMITH is a leading Digital Transformation and Consulting firm that is run by consultants in the fields of technology, traditional project management, agile, software development and UI-UX who have a proven track record in carrying out transformational initiatives and projects.

The company has served its banking and fintech clients to achieve their goals and to stay competitive in a rapidly evolving industry.

In Software Development, PROCESS&SMITH is the innovator of CarrotCut®, an Advanced Work Management Software which has replaced international tools such as EPM, Jira, Zoho, Trello, ClickUp, Monday and asana in many organizations. PROCESS&SMITH had the privilege and trust to implement CarrotCut® in many esteemed banks and fintech companies including JKB, HBTF, Jordan Ahli Bank, Capital Bank, Cairo Amman Bank, Network International, MadfootCom and others from different sectors.

Regarding Technology & Project Management Consulting, PROCESS&SMITH has a proven track record of providing consulting services to include developing traditional and agile projects frameworks, PMO governance, KPIs governance, auditing, projects strategic planning, SDLC and testing services.

PROCESS&SMITH also offers E-Learning Services, through its Virtual Platform, Mu7taw® enabling clients to achieve globally accredited certificates in a variety of fields including Digital Transformation, Business Analysis, Project Management (PMP®, Agile), Product Management, etc. ■

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ProgressSoft Corporation



Services

Deployment, Consultancy, Integration and Training.

Countries

24 countries in Europe, Middle East, Africa, Asia and the Americas.

Offices

Jordan, Kuwait, Nepal, Oman, Qatar, and the UAE.

Clients

Central Bank of Bahrain, Central Bank of Jordan, Central Bank of Kuwait, Central Bank of Libya, Central Bank of Oman, Central Bank of Seychelles, Central Bank of Sudan, Nepal Rastra Bank, Qatar Central Bank, Emirates Digital Wallet, BENEFIT, Nepal Clearing House Limited, STC, MEPS, Zain Cash, Dinarak, Jawwal Pay, Al Madar Al Jadid, BNP Paribas, CitiBank, HSBC, Standard Chartered, Industrial and Commercial Bank of China, Al-Rajhi Bank, Arab Bank, Jordan Dubai Islamic Bank, Mauritius Commercial Bank, First Abu Dhabi Bank, Qatar National Bank, Al-Ahli Bank of Qatar, Bank Dhofar, Bank Muscat, Bank of Jordan, Bank Sohar, Cairo Amman Bank, Commercial Bank of Qatar, Doha Bank, Jordan Ahli Bank, Jordan Islamic Bank, National Bank of Kuwait, National Bank of Oman, Nouvobanq, Oman International Bank, Qatar International Islamic Bank, The Housing Bank for Trade & Finance, Jordan Kuwait Bank, and more.

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Established in 1989, ProgressSoft Corporation is a real-time payment and financial solutions provider serving more than 370 financial institutions and service providers in 24 countries.

ProgressSoft operates out of several offices in Jordan, UAE, Kuwait, Qatar, Oman, and Nepal, and delivers world-first, award-winning and leading-edge financial solutions that include Central Bank Digital Currency, Payments Hub, and Electronic Check Issuance. This is in addition to digital customer onboarding, electronic bill presentment and payment, digital banking, signature verification, the flagship Electronic Check Clearing solution, and more.

All ProgressSoft solutions follow international best practices and standards and are created using agile development methodologies that involve clients in all phases of development, allowing them to address business concerns directly and accurately, improve project confidence, and produce desired outcomes more quickly. Following the delivery of every project, ProgressSoft stands by the client's side to provide 24/7 support services in addition to post-sale and maintenance services so that all projects are sustained with confidence and at ease.

Clients can also opt for ProgressSoft consulting services for a full assessment of technical, organizational, or strategic frameworks. These services include analyzing business objectives, assessing systems and practices in place, steering decision making, and gathering project requirements. Ultimately, ProgressSoft consultants can advise clients whether their project needs a simple tune-up or major overhaul to achieve strategic objectives.

ProgressSoft services and solutions are also complemented with a global network of partners that operate some of the best-known businesses in the payments, financial and information technology domains such as Swift, Oracle, Mastercard and additional allies spanning the globe.

At the beginning of 2023, ProgressSoft announced a new diversification in its portfolio, debuting two new solutions covering buy now pay later and microfinance services. The solutions cater for a new digital age by service providers, microfinance institutions, and micro, small and medium enterprises, and mark the beginning of extended and automated services for all institution types within the financial domain. ■

Achievements

- Region's First Payment Solutions Provider
- Region's Pioneer of Central Bank Digital Currency
- Region's First Launch of Signature Verification Solution
- World's First Implementation of Electronic Check Clearing
- World's First Implementation of Countrywide Electronic Check Issuance
- World's First Launch of Interoperable Mobile Payment Switch
- World's First Launch of Blockchain-enabled Mobile Payments

Featured Products

PS-DBP
Digital Banking
Platform

PS-eKYC
Electronic Know Your
Customer

PS-PayHub
Payments Hub
Platform

PS-BNPL
Buy Now Pay Later

PS-CBDC
Central Bank Digital
Currency

PS-Microfinance
Microfinance Solution

RealSoft Advanced Applications RS REALSOFT

Services

- Data management & analytics
- System integration
- Apps and e-services

Products

- AlKhwarizmi (survey platform)
- Data Portal (Data and metadata exchange)
- Ada'a (task management)

RealSoft started as a small business in the field of information technology services and solutions in 2002. It grew bigger and more experienced in the Digital Transformation and Data Management fields. The company has accelerated business growth and depth of support in IT solutions and system integrations fields.

RealSoft now represents a huge milestone in the region's Digital Transformation, Data Management, Statistical Solutions and Mobile Applications fields, combined with professionalism and high quality. This is a combo that sums up years of experience, hard work, and dedication altogether.

RealSoft has been a long-term trusted partner for governments, municipalities, banks, telecom, utility business, and NGOs in the Middle East region since 2002; working closely with its clients to act in their best interest over the long term.

RealSoft can be measured in numbers. The company has 20 years of experience, with more than 250 successful projects, over 100 happy and satisfied clients in over 13 countries of operation. The RealSoft portfolio continuously expands in the number of services, business partners, and products. The headcount at the company has grown nearly twenty-fold, with a team that has more than one hundred loyal members. ■

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Specialized Technical Services (STS)



Services

- Cloud and Infrastructure Solutions
- Multi-Cloud solutions and Cloud Managed Services
- Cybersecurity Solutions and Managed Services
- Licensing and Training
- Professional and Managed ICT Services
- Audit Digitization Solutions
- Business Transformation Solutions (CRM, Incident Management, Digital Branch, CVM and SSK)
- Workplace Modernization Solutions
- Audit Digitization Solutions

Countries

KSA, Jordan, UAE, Bahrain, Iraq, Palestine.

STS is a leading provider of digital transformation, information systems, and integrated Information and Communication Technologies (ICT) solutions in Jordan and the MENA region. For over three decades, STS has been steering the revolutionary transformation of the ICT sector.

STS provides revolutionary solutions in the various fields of technology enablement and Digital Transformation establishment for the banking and financial sector and offers inimitable solutions and services including digital branches, self-service kiosks backed up by its Cloud and Modern Infrastructure, advanced Cyber Security solutions Licensing and Training Solutions.

Moreover, STS's Digital Experience Solutions incorporate Workplace Modernization, Digital Customer Experience, and Business Transformation Solutions.

STS offers tailor-made solutions and services to its diverse customers' business models and value chains from different sectors, enabling them to enhance their operation quality and end-user experience and to grow value. All under the management and close eyes of top-notch STS professionals. ■

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Main Products



TESCO



Solutions

- Office Automation & Printing:
- Printing Management:
- Professional & High-Volume Printing
- Banking Solutions
- Financial Solutions
- Card Printing Solutions
- Time Attendance
- Access Control
- Surveillance & Security

Customers

Government, NGOs, Financial Institutions, Academic Institutions, Press, Telecom, Insurance, Private Sector.

Tesco provides a wide range of advanced business solutions in the areas of office automation and printing; digitization of financial and banking solutions; employee time attendance and access control; security and surveillance; and software development and support.

Tesco's bespoke solutions fulfil clients' specific operational needs and focus on improving their efficiency and overall business performance.

Tesco's client portfolio extends to government, non-government and private sector institutions throughout Jordan and the region. Tesco has established long-term partnerships with key government departments and ministries; banks and financial institutions; telecom and healthcare providers, as well as educational institutions and production printing houses. While the bulk of Tesco's work remains in Jordan, it recently expanded its presence to the wider region proudly serving new clients who have selected Tesco to be their new trusted and reliable partner.

Tesco is committed to working with top international suppliers renowned for their expertise and cutting-edge technology. In doing so, Tesco has been able to deliver innovative and agile solutions to its partners over the years in line with industry standards, guaranteeing the total satisfaction of its clients.

Tesco recognizes the importance of offering timely and effective after-sale support to clients and has thus invested heavily in building a team of highly trained engineers, who maintain a wide presence across the country, operating in all 12 governorates. Their widespread physical presence ensures minimal business disruptions, earning Tesco its reputation of offering one of the best after sale support services in the country. Tesco's growing loyal client base is testimony to this. ■

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TriSmart



Services

Visual security solutions, command and control center, IT network infrastructure, data center, surveillance as a service, support and managed services, customer experience management, queue system.

Partnerships

Huawei, BOSCH, AVIGILON, Geovision, Gallagher, HID, Allidetelesis, Milestone, cathexis, Dahua, hikvision, CommScope.

Countries Served

Jordan, Palestine, Qatar, KSA, UAE and Africa.

TRISMART is a privately owned company that was established in Amman, Jordan, in 2001. It is a technology system integrator firm whose sole purpose is to serve the MENA markets with state-of-the-art system integration technology. TRISMART was rebranded in 2018 to offer enhanced physical security and IT, infrastructure, and data center solutions.

TRISMART believes that new and up-to-date products and services are easy to come by, but custom-tailored services need a lot of work. Therefore, TRISMART aims to bridge the gap between individual customer needs and available technology while also staying updated with the latest digital transformations and technical revelations. Today, TRISMART continues to work with the market as well as fulfilling its client's needs. The company strives to keep its customers satisfied by providing high-quality services.

TRISMART has earned a stellar reputation in the Middle East for its comprehensive, solutions-centered approach to customers' needs. With a track record of excellence, the company has achieved remarkable growth of 60% by delivering ELV and IT solutions in a wide range of sectors, including banking, government, and private sectors. ■

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